

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

Filing at a Glance

Company: Genworth Life Insurance Company
Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
State: Virginia
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Form/Rate
Date Submitted: 12/29/2017
SERFF Tr Num: GEFA-131306458
SERFF Status: Closed-Approved and Filed
State Tr Num: GEFA-131306458
State Status: Approved & Filed
Co Tr Num: 2017 CHOICE & CHOICE ALTERNATIVE - MORATORIUM (RS)

Implementation: On Approval
Date Requested:
Author(s): Richard Cromwell, Ronald Jackson, Jeanette Mai
Reviewer(s): Greg Smith (primary), Elsie Andy, Bill Dismore
Disposition Date: 06/28/2019
Disposition Status: Approved and Filed
Implementation Date:

State: Virginia **Filing Company:** Genworth Life Insurance Company
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General Information

Project Name: 2017 Choice & Choice Alternative - Moratorium (RS) Status of Filing in Domicile: Pending
 Project Number: 2017 Choice & Choice Alternative - Moratorium (RS) Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: N/A.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: 63.1% Filing Status Changed: 06/28/2019
 State Status Changed: 06/28/2019
 Deemer Date: 05/04/2019 Created By: Ronald Jackson
 Submitted By: Ronald Jackson Corresponding Filing Tracking Number:
 State TOI: LTC03I Individual Long Term Care

Filing Description:

RE:Genworth Life Insurance Company ("GLIC")
 Company NAIC No: 70025
 Policy Forms:7035J
 Rider Forms:62172, 62274F, 62275, 62276, 62277, 62278

Applies to Policies Issued on or After 10/01/2003

Purpose of This Filing

Due to historical and projected adverse experience, GLIC is requesting a disposition of a premium rate increase on these policy forms and their associated riders.

GLIC is also introducing a Stable Premium Option as an additional way for policyholders to mitigate the impact of our requested and planned future rate increases.

Summary of Policy Form(s)

- These forms are known collectively as the "Choice I" policy series.
- They provide institutional confinement and/or home care benefits.
- They were issued in Virginia from October 2003 through April 2004.
- They are no longer being marketed in any state, with 2008 being the last year they were used in any state to issue policies.

Rate Increase Filing History

On October 31, 2012, GLIC requested a rate increase of 60% for Lifetime benefits and 44% for Limited benefits. Virginia dispositioned a rate increase of 60% for Lifetime benefits and 44% for Limited benefits (SERFF #GEFA-128772069).

Information Regarding This New Rate Increase Filing

The goal of this new rate increase filing is to pursue the Multi-Year Rate Action Plan, consistent with the basis of the future rate increases assumed in 2016 Cash Flow Testing (CFT). The current Multi-Year Rate Action Plan for Choice I is a cumulative

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rate increase of 410% for Lifetime benefits and 279% for Limited benefits by filing for 72% Lifetime/55% Limited now in 2017, 72% Lifetime/55% Limited in 2020, and 72% Lifetime/55% Limited in 2023. In this filing, GLIC is requesting a rate increase of 72% for policies with Lifetime benefit periods and 55% for policies with Limited benefit periods.

Alternatively, in lieu of the rate increase filings contemplated by the Multi-Year Rate Action Plan (in 2017, 2020 and 2023), we are willing to accept a one-time rate increase now of 250% for policyholders with Lifetime benefits and 161% for policyholders with Limited benefits. These rate increase amounts are the actuarial equivalent of the cumulative rate increases, planned through 2023, of 410% and 279% for Lifetime benefits and Limited benefits, respectively.

Section 3 in the Actuarial Memorandum explains the development of the requested rate increase. Section 4 in the Actuarial Memorandum shows the justification for these increase amounts. The Supplement about this Rate Action and the Stable Premium Option explains the development of the requested rate increase. We have used assumptions consistent with GLIC's 2016 Cash Flow Testing in this filing.

In addition:

- Although this block was priced in 2000 under the Loss Ratio Regulation, GLIC is not attempting to achieve a 60% loss ratio over the life of the block; in fact, the lifetime loss ratio after this rate action will be substantially higher.
- Consistent with GLIC's Multi-Year Rate Action Plan, we anticipate filing future rate increase requests in 2020 and 2023.
- GLIC will monitor the experience of this block and react as experience develops.
- This filing, with its self-limited lifetime loss ratios, does not imply that the lifetime loss ratios it contains are either acceptable measures of profitability or minimum thresholds for future rate increase filings.

We will not implement any of the rate increases sought in this filing until we fully implement all previously dispositioned filings.

Assumptions

The assumptions used in the projections are based on Genworth's actual nationwide in-force experience, adjusting appropriately for expected differences in experience driven by policy characteristics or underwriting criteria. They are best estimate assumptions and do not include any margins for adverse deviation.

Claim termination rates were lowered in 2014 and again in 2016, due to additional experience particularly on longer duration claims. This resulted in two rounds of significant strengthening of the Disabled Life Reserves (DLR) on existing claimants with a corresponding effect on the projections for future claims. Claimants are expected to stay on claim longer and, therefore, use more of their available benefits than was previously assumed.

The benefit utilization assumption was updated in 2014, which also contributed to the significant increase in the DLR on existing claims and had a corresponding effect on the projections for future claims. Claimants are expected to use a higher portion of their Daily Maximum Benefit than was previously assumed.

Additionally, more policyholders are surviving to claim than was previously assumed. Increased future earned premiums, driven by the lower than expected termination assumptions, are not sufficient to offset increased future incurred claims.

Finally, GLIC converted from a claim cost total lives model to a first principles healthy lives model in which the experience is split between healthy lives and disabled lives.

Although there is no material impact from this change on the model results, it does provide more transparency in the modeling and assumptions. However, it makes direct comparisons between current and prior assumptions not feasible.

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The exhibits within this filing use the updated assumptions.

Alternatives to Rate Increases

GLIC will offer insureds impacted by rate filings several options for mitigating the impact. As with prior rate increases, they can change any number of benefit features or coverage limits in order to maintain reasonably equivalent pre- and post-rate increase premium levels, or some other premium level that best fits their needs. The benefit and rate combinations are consistent with the rate tables approved by the Virginia Bureau of Insurance as part of the original filing. Several custom/individualized options will be provided in the policyholder notification letter. In addition, policyholders will have the ability to call a dedicated team of customer service representatives that can assist with providing customized quotes for any number of other benefit adjustments.

Reduced Benefit Options. To balance coverage and cost considerations, GLIC will offer policyholders, subject to rate increases on their long-term care policies, customized options to adjust their benefits, including:

- 1.Reductions in Daily Benefit Amount;
- 2.Reductions in Benefit Period;
- 3.Reductions in Inflation Levels;
- 4.Elimination of Inflation Protection;
- 5.Increases in Elimination Period; and
- 6.Elimination of policy riders.

Instead of accepting a "one-size-fit-all" solution that assumes what is best for them, our policyholders also can consider adjustments to one, or multiple combinations, of these benefit features to identify the optimal balance of coverage and cost based on their specific needs.

In addition, given the size and impact of the cumulative rate increases that GLIC plans to file on these policy forms, the company has developed a new option that it also plans to offer:

Stable Premium Option. The option features are the following:

- A rate guarantee until 2028,
- A three-year benefit period (six-year benefit period for Shared policies),
- Retention of the Daily Payment Maximum accrued to date,
- 1% compound benefit inflation going forward, and
- A choice of (1) a longer elimination period (180 day for facility / 90 day for home care) or (2) 10% coinsurance combined with elimination periods comparable to those of most current policyholders (100 day for facility / 0 day for home care).

Advantages of this option include:

- A meaningful set of benefits,
- Rate certainty until 2028, and
- A much smaller impact on policyholder premium than the ultimate increase required for the Choice I block (410% Lifetime/ 279% Limited).

Rate tables and a policy endorsement for this Stable Premium Option are included as part of this filing.

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While we strongly encourage policyholders to maintain coverage, we believe it is important to provide a comprehensive set of options. Therefore, GLIC will continue to offer the applicable non-forfeiture option to each policyholder. Policyholders that are eligible for the Contingent Non-Forfeiture Option will be presented with that as an option in their notification letter. Policyholders that have a non-forfeiture (NFO) rider with their policy, may elect that option. For those policyholders that do not have either the Contingent Non-Forfeiture or NFO rider available, GLIC will continue to offer its Optional Limited Benefit:

Optional Limited Benefit. This benefit will be available to those policyholders who wish to elect a limited paid-up long-term care insurance benefit. It provides a paid-up benefit equal to the total of premium paid, less any claims paid.

Thank you for your assistance in reviewing this filing.

Company and Contact

Filing Contact Information

| | |
|-------------------------------------|-----------------------------|
| Ronald N. Jackson, Contract Analyst | ronald.jackson@genworth.com |
| Product Compliance | 804-289-6725 [Phone] |
| P O Box 27601 | 804-281-6916 [FAX] |
| Richmond, VA 23261-7601 | |

Filing Company Information

| | | |
|---------------------------------|-------------------------|-----------------------------|
| Genworth Life Insurance Company | CoCode: 70025 | State of Domicile: Delaware |
| 6610 W Broad Street | Group Code: 4011 | Company Type: LifeHealth & |
| Richmond, VA 23230 | Group Name: | Annuity |
| (804) 281-6600 ext. [Phone] | FEIN Number: 91-6027719 | State ID Number: |

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

SERFF Tracking #:

GEFA-131306458

State Tracking #:

GEFA-131306458

Company Tracking #:

2017 CHOICE & CHOICE ALTERNATIVE -
MORAT...

State: Virginia
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Filing Company: Genworth Life Insurance Company

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------------------|--------------|------------|----------------|
| Approved and Filed | Bill Dismore | 06/28/2019 | 06/28/2019 |

Objection Letters and Response Letters

Objection Letters

| Status | Created By | Created On | Date Submitted |
|--------------------------------------|--------------|------------|----------------|
| Info has been requested from company | Greg Smith | 03/08/2019 | 03/08/2019 |
| Info has been requested from company | Elsie Andy | 11/15/2018 | 11/15/2018 |
| Info has been requested from company | Bill Dismore | 09/07/2018 | 09/07/2018 |
| Info has been requested from company | Bill Dismore | 09/04/2018 | 09/04/2018 |
| Info has been requested from company | Bobby Toone | 03/27/2018 | 03/27/2018 |

Response Letters

| Responded By | Created On | Date Submitted |
|------------------|------------|----------------|
| Ronald Jackson | 04/04/2019 | 04/04/2019 |
| Richard Cromwell | 11/19/2018 | 11/19/2018 |
| Ronald Jackson | 10/16/2018 | 10/16/2018 |
| Ronald Jackson | 10/16/2018 | 10/16/2018 |
| Ronald Jackson | 04/27/2018 | 04/27/2018 |

Amendments

| Schedule | Schedule Item Name | Created By | Created On | Date Submitted |
|---------------------|--|----------------|------------|----------------|
| Supporting Document | Long Term Care Insurance Rate Request Summary | Ronald Jackson | 05/14/2018 | 05/14/2018 |
| Supporting Document | Response Letter (5/14/18) | Ronald Jackson | 05/14/2018 | 05/14/2018 |
| Supporting Document | Experience Projections (updated as of 5/14/18) | Ronald Jackson | 05/14/2018 | 05/14/2018 |
| Supporting Document | Policy and Rider Approvals | Ronald Jackson | 05/14/2018 | 05/14/2018 |

SERFF Tracking #: GEFA-131306458 State Tracking #: GEFA-131306458 Company Tracking #: 2017 CHOICE & CHOICE ALTERNATIVE - MORAT...

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Filing Notes

| Subject | Note Type | Created By | Created On | Date Submitted |
|-------------------|------------------|----------------|------------|----------------|
| Extension Request | Note To Filer | Bill Dismore | 04/30/2018 | 04/30/2018 |
| Extension Request | Note To Reviewer | Ronald Jackson | 04/27/2018 | 04/27/2018 |
| RRS | Reviewer Note | Bob Grissom | 07/16/2018 | |

State: Virginia
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Filing Company: Genworth Life Insurance Company

Disposition

Disposition Date: 06/28/2019

Implementation Date:

Status: Approved and Filed

Comment: In approving this filing, the Company is reminded that pursuant to 14VAC5-200-153 D, it is required to provide updated experience for the next three years comparing the actual results to the results that the Company projected in justifying the rate increase. We would expect this filing to be made no later than 01/01/2021 and to include updated data through the most recent year end.

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | Number of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|---------------------------------|-----------------------------|------------------------|--|---|-----------------------------------|---------------------------------|---------------------------------|
| Genworth Life Insurance Company | 63.100% | 63.100% | \$480,983 | 345 | \$762,149 | 72.000% | 55.000% |

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|-------------------------------|--|-------------------------|---------------|
| Supporting Document (revised) | Certification of Compliance | Received & Acknowledged | Yes |
| Supporting Document | Product Checklist | Received & Acknowledged | Yes |
| Supporting Document | L&H Actuarial Memorandum | Received & Acknowledged | Yes |
| Supporting Document (revised) | Long Term Care Insurance Rate Request Summary | Received & Acknowledged | Yes |
| Supporting Document | L&H Readability - Health | Received & Acknowledged | Yes |
| Supporting Document | Cover Letter | Received & Acknowledged | Yes |
| Supporting Document | Filing Supplement | Received & Acknowledged | Yes |
| Supporting Document | Experience Exhibits and Filing Status | Received & Acknowledged | Yes |
| Supporting Document (revised) | Variability Statement | Received & Acknowledged | Yes |
| Supporting Document (revised) | Sample Policyholder Notifications | Received & Acknowledged | Yes |
| Supporting Document (revised) | Response Letter (5/14/18) | Received & Acknowledged | Yes |
| Supporting Document (revised) | Experience Projections (updated as of 5/14/18) | Received & Acknowledged | Yes |
| Supporting Document | Policy and Rider Approvals | Received & Acknowledged | Yes |
| Supporting Document | Response Letter (10/16/18) | Received & Acknowledged | Yes |
| Supporting Document | Experience Projections and Filing Status | Received & Acknowledged | Yes |
| Supporting Document | Response Letter to Objection 3 (10/16/18) | Received & Acknowledged | Yes |
| Supporting Document | 58/85 Test | Received & Acknowledged | Yes |

SERFF Tracking #:

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Company Tracking #:2017 CHOICE & CHOICE ALTERNATIVE -
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| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---------------------|---|-------------------------|---------------|
| Supporting Document | Sample Policy Endorsements and Riders | Received & Acknowledged | Yes |
| Supporting Document | Sample Schedule Page (SPO) | Received & Acknowledged | Yes |
| Supporting Document | Certification of Compliance | Withdrawn | No |
| Supporting Document | Long Term Care Insurance Rate Request Summary | Withdrawn | No |
| Supporting Document | Variability Statement | Withdrawn | No |
| Supporting Document | Sample Policyholder Letter (SPO) | Withdrawn | No |
| Supporting Document | Response Letter (4/27/18) | Withdrawn | No |
| Supporting Document | Projection Exhibits (4/27/18) | Withdrawn | No |
| Form | Stable Premium Option Endorsement | Received & Acknowledged | Yes |
| Rate | Rate Tables | Approved | Yes |
| Rate | Stable Premium Option Rate Table | Approved | Yes |

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Objection Letter

Objection Letter Status Info has been requested from company
Objection Letter Date 03/08/2019
Submitted Date 03/08/2019
Respond By Date

Dear Ronald N. Jackson,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

One or more forms included within the submission were found to be in non-conformity with statutory, regulatory or administrative requirements as set forth below.

Objection 1

- Variability Statement (Supporting Document)
 - Stable Premium Option Endorsement, 7035END-SPO 0717 (Form)
- Comments: RE: Variability for SPO, Form page 3, Impact to your premium

We note that while the effective date of the endorsement on page 1 is variable, the date which the insured may thereafter may become eligible for a premium increase is not. Is this intentional? Please explain or include as variable language.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Greg Smith
Principal Rate Examiner
Sincerely,
Greg Smith

State: Virginia **Filing Company:** Genworth Life Insurance Company
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Objection Letter

| | |
|-------------------------|--------------------------------------|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 11/15/2018 |
| Submitted Date | 11/15/2018 |
| Respond By Date | |

Dear Ronald N. Jackson,

Introduction:

Genworth Life Insurance Company

SERFF Tracking No.: GEFA-131306458

Form No: 7035END-SPO 0717

We need some additional information in order to begin the review of form 7035END-SPO 0717.

Objection 1

- Stable Premium Option Endorsement, 7035END-SPO 0717 (Form)

Comments: Please advise if form 7035END-SPO 0717 is intended to be offered with any other policy form. If so, please provide the policy form numbers, the SERFF Tracking Number or State Submission Number under which they were approved.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the requested information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Elsie Andy
Manager, Forms and Rates
Life and Health Division

Sincerely,
Elsie Andy

State: Virginia **Filing Company:** Genworth Life Insurance Company
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Objection Letter

Objection Letter Status Info has been requested from company
Objection Letter Date 09/07/2018
Submitted Date 09/07/2018
Respond By Date

Dear Ronald N. Jackson,

Introduction:

During our review, we noted the following inconsistencies and/or need additional information to continue. Please note, any revisions, modifications, or changes of any type to a filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1) The actuarial memorandum states that the target lifetime loss ratio is no longer 60%. Please state the new lifetime targeted loss ratio.

2) Pursuant to 14VAC5-200-153 C 2, please demonstrate that the premium rate schedule increases are calculated such that the sum of the accumulated value of incurred claims, without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life

reserves, will not be less than the sum of the following:

- a. The accumulated value of the initial earned premium times 58%;
- b. 85% of the accumulated value of prior premium rate schedule increases on an earned basis;
- c. The present value of future projected initial earned premiums times 58%; and
- d. 85% of the present value of future projected premiums not in subdivision 2 c of this subsection on an earned basis;

3) Section 15 of the Actuarial Memorandum states that active life reserves have not been used in the rate increase analysis. Please provide the active life reserves on a nationwide basis

4) Please demonstrate that all present and accumulated values used to determine the rate increases use the maximum valuation interest rate as set forth in 14VAC5200-253 C 4.

Objection 2

- Sample Policyholder Letter (SPO) (Supporting Document)

Comments: Since the policyholder notification letter is required to be filed for review it should be included under the Form Schedule" section.

1) Pursuant to 14VAC5-100-40 A 1 and 14VAC5-100-50 1, the policyholder notification letter is required to include a form number in the lower left-hand corner of the form that may consist of digits, letters or a combination of both that distinguishes it from all other forms used by the insurer. Please revise the form accordingly.

2) If an insureds premium is currently being waived because they are on claim, please advise how this will be handled? Will they be required to select an option at the time they are notified of the increase, at the time that they come off claim, etc.?

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- 3) Pursuant to 14VAC -200-75 D, an insurer is required to provide notice of an upcoming premium rate schedule increase to all policyholders at least 75 days prior to the implementation of the premium rate schedule increase. Please confirm that the company will comply with this requirement.
- 4) The policyholder notification letter states that The reason for this premium rate increase is due to a combination of higher persistency, higher morbidity, and lower interest than expected in pricing. What exactly is the relevance of the stated factors as the reason for the rate increase and how (or why) does this impact the policyholders?
- 5) Is the Contingent Non-Forfeiture Benefit Election Form part of the policyholder notification letter or a separate form? Will it become part of the policy upon receipt?
- 6) Will the policyholder receive a revised schedule page if an option is elected? If so, please provide a copy of the form and the date approved, including the SERFF or State tracking number if available.
- 7) Although the policyholder notification letter includes an explanation of the potential for future premium rate revisions as required by 14VAC5-200-75 A 2, it does not state the policyholder's options in the event of a premium rate revision. Please revise the form accordingly.
- 8) Please include a statement of variability for the policyholder notification letter and Contingent Non-Forfeiture Benefit Election Form.
- 9) Pursuant to 14VAC5-200-75 A 4 b, please include a statement in the form regarding the policyholders right to a revised premium rate or rate schedule if the premium rate or rate schedule is changed.
- 10) Pursuant to 14VAC5-200-75 D 2 C, the form is required to include a disclosure that some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections, if applicable. Please advise if applicable; if so, please revise the policyholder notification letter accordingly.
- 11) Pursuant to 14VAC 5-100-40 A 3, please include a certification similar to the following for the policyholder notification letter, or any other filed form if applicable.
- 12) A statement identical to the following which is signed by the General Counsel or an officer of the company or any attorney or actuary representing the company: The company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.
- 13) Prior to submitting, the company may wish to review the requirements of 14VAC5-200-75 and 14VAC5-100 et seq. to ensure that all applicable requirements have been met.
- 14) Please provide a current statement of variability for all bracketed sections of the policyholder notification letter that are revised.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues noted above. Should you need clarification, please contact me. Thank you.

Sincerely,
Bill Dismore

State: Virginia **Filing Company:** Genworth Life Insurance Company
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Objection Letter

Objection Letter Status Info has been requested from company
Objection Letter Date 09/04/2018
Submitted Date 09/04/2018
Respond By Date

Dear Ronald N. Jackson,

Introduction:

During our review, we noted the following inconsistencies and/or need additional information to continue. Please note, any revisions, modifications, or changes of any type to a filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1. Since only a sample of voluntary lapse rates is supplied, please provide the average ultimate voluntary lapse rates under current assumptions versus the original assumptions for this block of business.

2. The memorandum states that the morbidity is based on the experience of over 200,000 claims. Please also provide the historical claim count for this particular block.

3. Since the morbidity assumption is based on internal Company experience, please describe how the assumptions are derived for durations and ages beyond which the Company has credible experience.

4. Please indicate whether any shock lapses, benefit reductions, CBUL, or adverse selection is assumed in the base projections.

5. Please provide the Excel file used to produce Attachment 7 Status of Filings.

6. Please provide a demonstration that the conversion from a claim cost total lives model to a first principles healthy lives model had no material impact.

7. For all projections requested in the next question, the baseline should comply with the following:

a. Any paid-up policies should be removed, both from historical experience and future projections.

b. For this post-stability block, assumptions should include appropriate margins for moderately adverse conditions.

c. Premiums should be at the Virginia rate level for both historical and projected future.

d. Please use the appropriate maximum valuation interest rate for accumulation and discounting of this block. It would appear that 4.5% would be the appropriate rate for 2003-2004 issues rather than 4.0%.

8. To assist the Bureau in its review, for each of the six subsets of the business corresponding to the combinations of (limited/lifetime benefit periods) and (none/simple/compound inflation protection), please provide (in Excel format) the following six projections on a nationwide basis:

State: Virginia **Filing Company:** Genworth Life Insurance Company
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a.current assumptions and current rates

b.current assumptions and current rates, using actual nationwide premiums (not Virginia rate level)

c.current assumptions and current rates, including paid-up policies (if any)

d.current assumptions with the proposed rate increase

e.current assumptions with the proposed rate increase, but with no shock lapses, benefit reductions, CBUL, or adverse selection (if applicable)

f.current assumptions with premiums restated as if the proposed rate schedule had been in effect from inception

g.original assumptions and original premiums from inception

h.actual past experience (claims, mortality, lapse) but original assumptions in the future, with all premiums at the original premium scale from inception.

Projections a-h can be separate tabs or combined into separate columns on the same exhibit.

9.For each of the six subsets of the business above, please provide the active life reserves balance as of the projection date on a nationwide basis.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues noted above. Should you need clarification, please contact me. Thank you.

Sincerely,
Bill Dismore

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

Objection Letter

| | |
|-------------------------|--------------------------------------|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 03/27/2018 |
| Submitted Date | 03/27/2018 |
| Respond By Date | 04/27/2018 |

Dear Ronald N. Jackson,

Introduction:

A preliminary review of the submitted filing indicates the following concerns and questions. We'll continue our review of the submitted filing upon receipt of the following information.

Objection 1

- Rate Tables, [7035J, 62172, 62274F, 62275, 62276, 62277, 62278] (Rate)

Comments: Please identify the forms 62172, 62274F, 62275, 62276, 62277, and 62278. There was no mention of them in any of the rate sheets. If they don't apply to this filing, please remove them.

Objection 2

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: Please complete the Rate Request Summary. The SERFF Tracking Number is not complete.

Objection 3

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: Please revise the narrative on the Rate Request Summary so that any person reviewing this filing would understand the reason for the rate increase and its driving factors. Below is an example of what we would consider user friendly language:

Our rates are based on assumptions regarding persistency (how long the policy stays in force), mortality (at what rate deaths occur), and voluntary lapses (when an insured voluntarily terminates his policy). Actual results are much higher than anticipated when the policy was originally priced which means that individuals are living longer and keeping their policies in force longer which results in more claims incurred. As a result, premiums must be adjusted to ensure current and future claims are adequately funded.

Objection 4

- L&H Actuarial Memorandum (Supporting Document)

Comments: Part E, on page 17 of the Actuarial Memorandum, states that 4% was the prevailing statutory interest rate at the time of the original 2012 rate increase filing. 14VAC5-1630-50 B states that interest at a rate consistent with that assumed in the original determination of premiums, shall be used in the calculation of this loss ratio.

Please provide the interest rate used when the rates were originally developed, and amend your projections to show that original interest rate.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised information necessary to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

Bobby Toone

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

Response Letter

Response Letter Status Submitted to State
Response Letter Date 04/04/2019
Submitted Date 04/04/2019

Dear Greg Smith,

Introduction:

In reply to comments received March 18:

Response 1

Comments:

The date that the SPO is effective is variable based on the policyholders election of the endorsement. However, the effective date of the next possible premium rate increase is the same for all policyholders. This is intentional. It is not intended to be a given that a premium rate increase will occur immediately post the January 1, 2028 date but to let the policyholder know that they will not have a rate increase any time prior to that date.

Related Objection 1

Applies To:

- Stable Premium Option Endorsement, 7035END-SPO 0717 (Form)
- Variability Statement (Supporting Document)

Comments: RE: Variability for SPO, Form page 3, Impact to your premium

We note that while the effective date of the endorsement on page 1 is variable, the date which the insured may thereafter may become eligible for a premium increase is not. Is this intentional? Please explain or include as variable language.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

If there are any questions you may contact us using the information provided.

Email: ronald.jackson@genworth.com

Phone #: (804) 289-6725

Fax #: (804) 922-8513

Sincerely,

Ronald Jackson

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

Response Letter

| | |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date | 11/19/2018 |
| Submitted Date | 11/19/2018 |

Dear Greg Smith,

Introduction:

This letter is in response to the comments received in your objection letter, dated November 15, 2018, to Genworth Life Insurance Company's (GLIC's) Choice I Rate Stability Virginia rate increase request. The comments and our responses are as follows:

Response 1

Comments:

Stable Premium Option Endorsement 7035END-SPO 0717 only applies to policy form 7035J which was submitted as a paper filing on April 5, 2000 under Submission No. 0070000014648 and approved July 25, 2002.

Related Objection 1

Applies To:

- Stable Premium Option Endorsement, 7035END-SPO 0717 (Form)

Comments: Please advise if form 7035END-SPO 0717 is intended to be offered with any other policy form. If so, please provide the policy form numbers, the SERFF Tracking Number or State Submission Number under which they were approved.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Richard Cromwell

State: Virginia Filing Company: Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

Response Letter

Response Letter Status Submitted to State
Response Letter Date 10/16/2018
Submitted Date 10/16/2018

Dear Greg Smith,

Introduction:

In reply to comments received September 7:

Response 1

Comments:

1) Due to the character restriction in SERFF, we ask you to review the response letter addressing the comments shown above along with the associated attachments.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1) The actuarial memorandum states that the target lifetime loss ratio is no longer 60%. Please state the new lifetime targeted loss ratio.

2) Pursuant to 14VAC5-200-153 C 2, please demonstrate that the premium rate schedule increases are calculated such that the sum of the accumulated value of incurred claims, without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

- a. The accumulated value of the initial earned premium times 58%;
- b. 85% of the accumulated value of prior premium rate schedule increases on an earned basis;
- c. The present value of future projected initial earned premiums times 58%; and
- d. 85% of the present value of future projected premiums not in subdivision 2 c of this subsection on an earned basis;

3) Section 15 of the Actuarial Memorandum states that active life reserves have not been used in the rate increase analysis. Please provide the active life reserves on a nationwide basis

4) Please demonstrate that all present and accumulated values used to determine the rate increases use the maximum valuation interest rate as set forth in 14VAC5200-253 C 4.

Changed Items:

State: Virginia Filing Company: Genworth Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
 Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

| Supporting Document Schedule Item Changes | |
|---|--|
| Satisfied - Item: | Response Letter to Objection 3 (10/16/18) |
| Comments: | |
| Attachment(s): | VA Choice I RS Objection 3 Response 20181016.pdf |

| Supporting Document Schedule Item Changes | |
|---|--|
| Satisfied - Item: | Response Letter to Objection 3 (10/16/18) |
| Comments: | |
| Attachment(s): | VA Choice I RS Objection 3 Response 20181016.pdf |

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|-------------------|---|
| Satisfied - Item: | 58/85 Test |
| Comments: | |
| Attachment(s): | VA Choice I RS Objection 3 Response 20181015.xlsx |

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

2) Due to the character restriction in SERFF, we ask you to review the response letter addressing the comments shown above along with the associated attachments.

Related Objection 2

Applies To:

- Sample Policyholder Letter (SPO) (Supporting Document)

| | | | |
|-----------------------------|---|------------------------|---------------------------------|
| State: | Virginia | Filing Company: | Genworth Life Insurance Company |
| TOI/Sub-TOI: | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| Product Name: | 2017 Choice & Choice Alternative - Moratorium (RS) | | |
| Project Name/Number: | 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS) | | |

Comments: Since the policyholder notification letter is required to be filed for review it should be included under the Form Schedule" section.

- 1) Pursuant to 14VAC5-100-40 A 1 and 14VAC5-100-50 1, the policyholder notification letter is required to include a form number in the lower left-hand corner of the form that may consist of digits, letters or a combination of both that distinguishes it from all other forms used by the insurer. Please revise the form accordingly.*
- 2) If an insureds premium is currently being waived because they are on claim, please advise how this will be handled? Will they be required to select an option at the time they are notified of the increase, at the time that they come off claim, etc.?*
- 3) Pursuant to 14VAC -200-75 D, an insurer is required to provide notice of an upcoming premium rate schedule increase to all policyholders at least 75 days prior to the implementation of the premium rate schedule increase. Please confirm that the company will comply with this requirement.*
- 4) The policyholder notification letter states that The reason for this premium rate increase is due to a combination of higher persistency, higher morbidity, and lower interest than expected in pricing. What exactly is the relevance of the stated factors as the reason for the rate increase and how (or why) does this impact the policyholders?*
- 5) Is the Contingent Non-Forfeiture Benefit Election Form part of the policyholder notification letter or a separate form? Will it become part of the policy upon receipt?*
- 6) Will the policyholder receive a revised schedule page if an option is elected? If so, please provide a copy of the form and the date approved, including the SERFF or State tracking number if available.*
- 7) Although the policyholder notification letter includes an explanation of the potential for future premium rate revisions as required by 14VAC5-200-75 A 2, it does not state the policyholder's options in the event of a premium rate revision. Please revise the form accordingly.*
- 8) Please include a statement of variability for the policyholder notification letter and Contingent Non-Forfeiture Benefit Election Form.*
- 9) Pursuant to 14VAC5-200-75 A 4 b, please include a statement in the form regarding the policyholders right to a revised premium rate or rate schedule if the premium rate or rate schedule is changed.*
- 10) Pursuant to 14VAC5-200-75 D 2 C, the form is required to include a disclosure that some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections, if applicable. Please advise if applicable; if so, please revise the policyholder notification letter accordingly.*
- 11) Pursuant to 14VAC 5-100-40 A 3, please include a certification similar to the following for the policyholder notification letter, or any other filed form if applicable.*
- 12) A statement identical to the following which is signed by the General Counsel or an officer of the company or any attorney or actuary representing the company: The company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.*

| | | | |
|-----------------------------|---|------------------------|---------------------------------|
| State: | Virginia | Filing Company: | Genworth Life Insurance Company |
| TOI/Sub-TOI: | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| Product Name: | 2017 Choice & Choice Alternative - Moratorium (RS) | | |
| Project Name/Number: | 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS) | | |

13) Prior to submitting, the company may wish to review the requirements of 14VAC5-200-75 and 14VAC5-100 et seq. to ensure that all applicable requirements have been met.

14) Please provide a current statement of variability for all bracketed sections of the policyholder notification letter that are revised.

Changed Items:

| Supporting Document Schedule Item Changes | |
|---|---|
| Satisfied - Item: | Certification of Compliance |
| Comments: | |
| Attachment(s): | VA_Compliance Certification.pdf VA Compliance Certification 20181012.pdf |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>Certification of Compliance</i> |
| Comments: | |
| Attachment(s): | <i>VA_Compliance Certification.pdf</i> |

State: Virginia Filing Company: Genworth Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
 Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

Supporting Document Schedule Item Changes

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| Satisfied - Item: | Certification of Compliance |
| Comments: | |
| Attachment(s): | VA_Compliance Certification.pdf VA Compliance Certification 20181012.pdf |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>Certification of Compliance</i> |
| Comments: | |
| Attachment(s): | <i>VA_Compliance Certification.pdf</i> |

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| Satisfied - Item: | Variability Statement |
| Comments: | |
| Attachment(s): | SOV_7035 CH1 Alternative.pdf SOV_7035 CH1 SPO.pdf SOV_7035 Schedule.pdf SOV_VA Letter CAR CBUL 20181014.pdf |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>Variability Statement</i> |
| Comments: | |
| Attachment(s): | <i>SOV_7035 CH1 Alternative.pdf</i> |

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| State: Virginia | Filing Company: Genworth Life Insurance Company |
| TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified | |
| Product Name: 2017 Choice & Choice Alternative - Moratorium (RS) | |
| Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS) | |

Supporting Document Schedule Item Changes

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| Satisfied - Item: | Certification of Compliance |
| Comments: | |
| Attachment(s): | VA_Compliance Certification.pdf VA Compliance Certification 20181012.pdf |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>Certification of Compliance</i> |
| Comments: | |
| Attachment(s): | <i>VA_Compliance Certification.pdf</i> |

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| Satisfied - Item: | Variability Statement |
| Comments: | |
| Attachment(s): | SOV_7035 CH1 Alternative.pdf SOV_7035 CH1 SPO.pdf SOV_7035 Schedule.pdf SOV_VA Letter CAR CBUL 20181014.pdf |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>Variability Statement</i> |
| Comments: | |
| Attachment(s): | <i>SOV_7035 CH1 Alternative.pdf</i> |

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| Satisfied - Item: | Sample Policyholder Notifications |
| Comments: | |
| Attachment(s): | 165224NQ_062018.pdf 165224SPO.pdf 165226SPO.pdf 165239SPO VA Important Information 20181012.pdf 70355SPO.pdf 150023_090418_gnw.pdf |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>Sample Policyholder Letter (SPO)</i> |
| Comments: | |
| Attachment(s): | <i>VA SPO Policyholder Letter.pdf</i> |

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| State: | Virginia | Filing Company: | Genworth Life Insurance Company |
| TOI/Sub-TOI: | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| Product Name: | 2017 Choice & Choice Alternative - Moratorium (RS) | | |
| Project Name/Number: | 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS) | | |

Supporting Document Schedule Item Changes

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| Attachment(s): | <i>VA_Compliance Certification.pdf</i> |
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| Satisfied - Item: | Variability Statement |
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| Attachment(s): | SOV_7035 CH1 Alternative.pdf SOV_7035 CH1 SPO.pdf SOV_7035 Schedule.pdf SOV_VA Letter CAR CBUL 20181014.pdf |
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| Attachment(s): | <i>SOV_7035 CH1 Alternative.pdf</i> |
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| Satisfied - Item: | Sample Policyholder Notifications |
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| Comments: | |
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| Attachment(s): | 165224NQ_062018.pdf 165224SPO.pdf 165226SPO.pdf 165239SPO VA Important Information 20181012.pdf 70355SPO.pdf 150023_090418_gnw.pdf |
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| Satisfied - Item: | <i>Sample Policyholder Letter (SPO)</i> |
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| Comments: | |
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| Attachment(s): | <i>VA SPO Policyholder Letter.pdf</i> |
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| Satisfied - Item: | Response Letter to Objection 3 (10/16/18) |
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| Comments: | |
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SERFF Tracking #: GEFA-131306458 **State Tracking #:** GEFA-131306458 **Company Tracking #:** 2017 CHOICE & CHOICE ALTERNATIVE - MORAT...

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

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| Attachment(s): | VA Choice I RS Objection 3 Response 20181016.pdf |
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| State: Virginia | Filing Company: Genworth Life Insurance Company |
| TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified | |
| Product Name: 2017 Choice & Choice Alternative - Moratorium (RS) | |
| Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS) | |

Supporting Document Schedule Item Changes

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| Satisfied - Item: | Certification of Compliance |
| Comments: | |
| Attachment(s): | VA_Compliance Certification.pdf VA Compliance Certification 20181012.pdf |

Previous Version

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| Satisfied - Item: | <i>Certification of Compliance</i> |
| Comments: | |
| Attachment(s): | <i>VA_Compliance Certification.pdf</i> |

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| Satisfied - Item: | Variability Statement |
| Comments: | |
| Attachment(s): | SOV_7035 CH1 Alternative.pdf SOV_7035 CH1 SPO.pdf SOV_7035 Schedule.pdf SOV_VA Letter CAR CBUL 20181014.pdf |

Previous Version

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|--------------------------|-------------------------------------|
| Satisfied - Item: | <i>Variability Statement</i> |
| Comments: | |
| Attachment(s): | <i>SOV_7035 CH1 Alternative.pdf</i> |

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| Satisfied - Item: | Sample Policyholder Notifications |
| Comments: | |
| Attachment(s): | 165224NQ_062018.pdf 165224SPO.pdf 165226SPO.pdf 165239SPO VA Important Information 20181012.pdf 70355SPO.pdf 150023_090418_gnw.pdf |

Previous Version

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| Satisfied - Item: | <i>Sample Policyholder Letter (SPO)</i> |
| Comments: | |
| Attachment(s): | <i>VA SPO Policyholder Letter.pdf</i> |

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| Satisfied - Item: | Response Letter to Objection 3 (10/16/18) |
| Comments: | |

SERFF Tracking #: GEFA-131306458 **State Tracking #:** GEFA-131306458 **Company Tracking #:** 2017 CHOICE & CHOICE ALTERNATIVE - MORAT...

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

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|--------------------------|---|
| Attachment(s): | VA Choice I RS Objection 3 Response 20181016.pdf |
| Satisfied - Item: | Sample Policy Endorsements and Riders |
| Comments: | |
| Attachment(s): | 134613VA 062916_20160803.pdf 158271_101713p.pdf 165935 111716_Cov Amendment Rider.pdf |

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|---|--|
| State: Virginia | Filing Company: Genworth Life Insurance Company |
| TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified | |
| Product Name: 2017 Choice & Choice Alternative - Moratorium (RS) | |
| Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS) | |

Supporting Document Schedule Item Changes

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|--------------------------|---|
| Satisfied - Item: | Certification of Compliance |
| Comments: | |
| Attachment(s): | VA_Compliance Certification.pdf VA Compliance Certification 20181012.pdf |

Previous Version

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| Satisfied - Item: | <i>Certification of Compliance</i> |
| Comments: | |
| Attachment(s): | <i>VA_Compliance Certification.pdf</i> |

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| Satisfied - Item: | Variability Statement |
| Comments: | |
| Attachment(s): | SOV_7035 CH1 Alternative.pdf SOV_7035 CH1 SPO.pdf SOV_7035 Schedule.pdf SOV_VA Letter CAR CBUL 20181014.pdf |

Previous Version

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|--------------------------|-------------------------------------|
| Satisfied - Item: | <i>Variability Statement</i> |
| Comments: | |
| Attachment(s): | <i>SOV_7035 CH1 Alternative.pdf</i> |

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|--------------------------|---|
| Satisfied - Item: | Sample Policyholder Notifications |
| Comments: | |
| Attachment(s): | 165224NQ_062018.pdf 165224SPO.pdf 165226SPO.pdf 165239SPO VA Important Information 20181012.pdf 70355SPO.pdf 150023_090418_gnw.pdf |

Previous Version

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|--------------------------|---|
| Satisfied - Item: | <i>Sample Policyholder Letter (SPO)</i> |
| Comments: | |
| Attachment(s): | <i>VA SPO Policyholder Letter.pdf</i> |

| | |
|--------------------------|---|
| Satisfied - Item: | Response Letter to Objection 3 (10/16/18) |
| Comments: | |

State: Virginia Filing Company: Genworth Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
 Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

| | |
|-------------------|---|
| Attachment(s): | VA Choice I RS Objection 3 Response 20181016.pdf |
| Satisfied - Item: | Sample Policy Endorsements and Riders |
| Comments: | |
| Attachment(s): | 134613VA 062916_20160803.pdf 158271_101713p.pdf 165935 111716_Cov Amendment Rider.pdf |
| Satisfied - Item: | Sample Schedule Page (SPO) |
| Comments: | |
| Attachment(s): | Schedule_SPO_Sample_20180221.pdf |

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

If there are any questions you may contact us using the information provided.

Email: ronald.jackson@genworth.com

Phone #: (804) 289-6725

Fax #: (804) 922-8513

Sincerely,

Ronald Jackson

SERFF Tracking #: GEFA-131306458 **State Tracking #:** GEFA-131306458 **Company Tracking #:** 2017 CHOICE & CHOICE ALTERNATIVE - MORAT...

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

Response Letter

| | |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date | 10/16/2018 |
| Submitted Date | 10/16/2018 |

Dear Greg Smith,

Introduction:

In reply to comments received September 4:

Response 1

Comments:

Due to the character restriction in SERFF, we ask you to review the response letter addressing the comments shown above along with the associated attachments.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

State: Virginia Filing Company: Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

Comments: 1. Since only a sample of voluntary lapse rates is supplied, please provide the average ultimate voluntary lapse rates under current assumptions versus the original assumptions for this block of business.

2. The memorandum states that the morbidity is based on the experience of over 200,000 claims. Please also provide the historical claim count for this particular block.

3. Since the morbidity assumption is based on internal Company experience, please describe how the assumptions are derived for durations and ages beyond which the Company has credible experience.

4. Please indicate whether any shock lapses, benefit reductions, CBUL, or adverse selection is assumed in the base projections.

5. Please provide the Excel file used to produce Attachment 7 Status of Filings.

6. Please provide a demonstration that the conversion from a claim cost total lives model to a first principles healthy lives model had no material impact.

7. For all projections requested in the next question, the baseline should comply with the following:

a. Any paid-up policies should be removed, both from historical experience and future projections.

b. For this post-stability block, assumptions should include appropriate margins for moderately adverse conditions.

c. Premiums should be at the Virginia rate level for both historical and projected future.

d. Please use the appropriate maximum valuation interest rate for accumulation and discounting of this block. It would appear that 4.5% would be the appropriate rate for 2003-2004 issues rather than 4.0%.

8. To assist the Bureau in its review, for each of the six subsets of the business corresponding to the combinations of (limited/lifetime benefit periods) and (none/simple/compound inflation protection), please provide (in Excel format) the following six projections on a nationwide basis:

a. current assumptions and current rates

b. current assumptions and current rates, using actual nationwide premiums (not Virginia rate level)

c. current assumptions and current rates, including paid-up policies (if any)

d. current assumptions with the proposed rate increase

State: Virginia Filing Company: Genworth Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
 Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

e.current assumptions with the proposed rate increase, but with no shock lapses, benefit reductions, CBUL, or adverse selection (if applicable)

f.current assumptions with premiums restated as if the proposed rate schedule had been in effect from inception

g.original assumptions and original premiums from inception

h.actual past experience (claims, mortality, lapse) but original assumptions in the future, with all premiums at the original premium scale from inception.

Projections a-h can be separate tabs or combined into separate columns on the same exhibit.

9.For each of the six subsets of the business above, please provide the active life reserves balance as of the projection date on a nationwide basis.

Changed Items:

| Supporting Document Schedule Item Changes | |
|---|--|
| Satisfied - Item: | Response Letter (10/16/18) |
| Comments: | |
| Attachment(s): | VA Choice I RS Objection 2 Response 20181015.pdf |

| Supporting Document Schedule Item Changes | |
|---|--|
| Satisfied - Item: | Response Letter (10/16/18) |
| Comments: | |
| Attachment(s): | VA Choice I RS Objection 2 Response 20181015.pdf |

| | |
|-------------------|--|
| Satisfied - Item: | Experience Projections and Filing Status |
| Comments: | |
| Attachment(s): | VA Choice I RS Objection 2 Attachments 20181015.xlsx |

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

| | | | | | |
|--------------------------|----------------|--------------------------|----------------|----------------------------|---|
| SERFF Tracking #: | GEFA-131306458 | State Tracking #: | GEFA-131306458 | Company Tracking #: | 2017 CHOICE & CHOICE ALTERNATIVE - MORAT... |
|--------------------------|----------------|--------------------------|----------------|----------------------------|---|

| | | | |
|-----------------------------|---|------------------------|---------------------------------|
| State: | Virginia | Filing Company: | Genworth Life Insurance Company |
| TOI/Sub-TOI: | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| Product Name: | 2017 Choice & Choice Alternative - Moratorium (RS) | | |
| Project Name/Number: | 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS) | | |

If there are any questions you may contact us using the information provided.

Email: ronald.jackson@genworth.com

Phone #: (804) 289-6725

Fax #: (804) 922-8513

Sincerely,

Ronald Jackson

State: Virginia Filing Company: Genworth Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
 Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 04/27/2018
 Submitted Date 04/27/2018

Dear Greg Smith,

Introduction:

In reply to comments received March 27, 2018:

Response 1

Comments:

1) Due to the details and length of the responses we ask you to see the attached letter.

Related Objection 1

Applies To:

- Rate Tables, [7035J, 62172, 62274F, 62275, 62276, 62277, 62278] (Rate)

Comments: Please identify the forms 62172, 62274F, 62275, 62276, 62277, and 62278. There was no mention of them in any of the rate sheets. If they don't apply to this filing, please remove them.

Changed Items:

| Supporting Document Schedule Item Changes | |
|---|---|
| Satisfied - Item: | Response Letter (4/27/18) |
| Comments: | |
| Attachment(s): | WA Choice 2 & 2.1 Annual Filing Letter_20180427.pdf |

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

2) Due to the details and length of the responses we ask you to see the attached letter.

Related Objection 2

Applies To:

State: Virginia Filing Company: Genworth Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
 Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

- Long Term Care Insurance Rate Request Summary (Supporting Document)
 Comments: Please complete the Rate Request Summary. The SERFF Tracking Number is not complete.

Changed Items:

| Supporting Document Schedule Item Changes | |
|---|---|
| Satisfied - Item: | Response Letter (4/27/18) |
| Comments: | |
| Attachment(s): | WA Choice 2 & 2.1 Annual Filing Letter_20180427.pdf |

| Supporting Document Schedule Item Changes | |
|---|---|
| Satisfied - Item: | Response Letter (4/27/18) |
| Comments: | |
| Attachment(s): | WA Choice 2 & 2.1 Annual Filing Letter_20180427.pdf |

| | |
|-------------------|--|
| Satisfied - Item: | Projection Exhibits (4/27/18) |
| Comments: | |
| Attachment(s): | NW & WA Projection Exhibits w Lives 20180427.pdf |

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

3) Due to the details and length of the responses we ask you to see the attached letter.

Related Objection 3

Applies To:

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: Please revise the narrative on the Rate Request Summary so that any person reviewing this filing would understand the reason for the rate increase and its driving factors. Below is an example of what we would consider user friendly language:

Our rates are based on assumptions regarding persistency (how long the policy stays in force), mortality (at what rate deaths occur), and voluntary lapses (when an insured voluntarily terminates his policy). Actual results are much higher than anticipated when the policy was originally priced which means that individuals are living longer and keeping their policies in force longer which results in more claims incurred. As a result, premiums must be adjusted to ensure current and future claims are adequately funded.

State: Virginia Filing Company: Genworth Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
 Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

Changed Items:

| Supporting Document Schedule Item Changes | |
|---|---|
| Satisfied - Item: | Response Letter (4/27/18) |
| Comments: | |
| Attachment(s): | WA Choice 2 & 2.1 Annual Filing Letter_20180427.pdf |

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

4) Due to the details and length of the responses we ask you to see the attached letter.

Related Objection 4

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Part E, on page 17 of the Actuarial Memorandum, states that 4% was the prevailing statutory interest rate at the time of the original 2012 rate increase filing. 14VAC5-1630-50 B states that interest at a rate consistent with that assumed in the original determination of premiums, shall be used in the calculation of this loss ratio.

Please provide the interest rate used when the rates were originally developed, and amend your projections to show that original interest rate.

Changed Items:

| Supporting Document Schedule Item Changes | |
|---|---|
| Satisfied - Item: | Response Letter (4/27/18) |
| Comments: | |
| Attachment(s): | WA Choice 2 & 2.1 Annual Filing Letter_20180427.pdf |

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

| | | | | | |
|--------------------------|----------------|--------------------------|----------------|----------------------------|---|
| SERFF Tracking #: | GEFA-131306458 | State Tracking #: | GEFA-131306458 | Company Tracking #: | 2017 CHOICE & CHOICE ALTERNATIVE - MORAT... |
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| | | | |
|-----------------------------|---|------------------------|---------------------------------|
| State: | Virginia | Filing Company: | Genworth Life Insurance Company |
| TOI/Sub-TOI: | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| Product Name: | 2017 Choice & Choice Alternative - Moratorium (RS) | | |
| Project Name/Number: | 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS) | | |

If there are any questions you may contact us using the information provided.

Email: ronald.jackson@genworth.com

Phone #: (804) 289-6725

Fax #: (804) 922-8513

Sincerely,

Ronald Jackson

| | | | | | |
|--------------------------|----------------|--------------------------|----------------|----------------------------|---|
| SERFF Tracking #: | GEFA-131306458 | State Tracking #: | GEFA-131306458 | Company Tracking #: | 2017 CHOICE & CHOICE ALTERNATIVE - MORAT... |
|--------------------------|----------------|--------------------------|----------------|----------------------------|---|

| | | | |
|-----------------------------|---|------------------------|---------------------------------|
| State: | Virginia | Filing Company: | Genworth Life Insurance Company |
| TOI/Sub-TOI: | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| Product Name: | 2017 Choice & Choice Alternative - Moratorium (RS) | | |
| Project Name/Number: | 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS) | | |

Amendment Letter

Submitted Date: 05/14/2018

Comments:

On April 27 you were inadvertently sent a response intended for Washington. We ask you to ignore that documentation as it has been replaced with the proper response for comments received March 27 from the VA DOI. If there are any questions you may contact me using the information provided below.

Sincerely,

Ronald N. Jackson, Sr. Contract Analyst
Email: ronald.jackson@genworth.com
Phone #: (804) 289-6725

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

| | |
|---|--|
| State: Virginia | Filing Company: Genworth Life Insurance Company |
| TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified | |
| Product Name: 2017 Choice & Choice Alternative - Moratorium (RS) | |
| Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS) | |

| Supporting Document Schedule Item Changes | |
|---|--|
|---|--|

| | |
|--------------------------|---|
| Satisfied - Item: | Long Term Care Insurance Rate Request Summary |
| Comments: | |
| Attachment(s): | VA Choice I RS 2017 Part 1 Long Term Care Insurance Rate Request Summary 20180510.pdf |

| | |
|-------------------------|--|
| <i>Previous Version</i> | |
|-------------------------|--|

| | |
|--------------------------|--|
| Satisfied - Item: | <i>Long Term Care Insurance Rate Request Summary</i> |
| Comments: | |
| Attachment(s): | <i>VA Choice I RS 2017 Part 1 Long Term Care Insurance Rate Request Summary 20171218.pdf</i> |

| | |
|--------------------------|--|
| Satisfied - Item: | Response Letter (5/14/18) |
| Comments: | |
| Attachment(s): | VA RS Choice 1 Objection 1 Response 20180514.pdf |

| | |
|-------------------------|--|
| <i>Previous Version</i> | |
|-------------------------|--|

| | |
|--------------------------|--|
| Satisfied - Item: | <i>Response Letter (4/27/18)</i> |
| Comments: | |
| Attachment(s): | <i>WA Choice 2 & 2.1 Annual Filing Letter_20180427.pdf</i> |

| | |
|--------------------------|---|
| Satisfied - Item: | Experience Projections (updated as of 5/14/18) |
| Comments: | |
| Attachment(s): | VA RS Choice I Objection 1 Attachments 20180514.pdf VA RS Choice I Objection 1 Attachments 20180514.xlsx |

| | |
|-------------------------|--|
| <i>Previous Version</i> | |
|-------------------------|--|

| | |
|--------------------------|---|
| Satisfied - Item: | <i>Projection Exhibits (4/27/18)</i> |
| Comments: | |
| Attachment(s): | <i>NW & WA Projection Exhibits w Lives 20180427.pdf</i> |

| | |
|--------------------------|---|
| Satisfied - Item: | Policy and Rider Approvals |
| Comments: | |
| Attachment(s): | Choice I Policy & Rider Forms_Approval File.pdf |

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

Note To Filer

Created By:

Bill Dismore on 04/30/2018 07:29 AM

Last Edited By:

Bill Dismore

Submitted On:

06/28/2019 05:30 PM

Subject:

Extension Request

Comments:

The requested extension to 5/25/2018 for responses has been received and acknowledged.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

Note To Reviewer

Created By:

Ronald Jackson on 04/27/2018 07:53 PM

Last Edited By:

Bill Dismore

Submitted On:

06/28/2019 05:30 PM

Subject:

Extension Request

Comments:

Mr. Toone, this objection was overlooked in SERFF and was only discovered after responding to the other filings for VA. Therefore, we respectfully request an extension until May 25 in which to respond to the March 27 comments. If there are any questions you may contact us using the information provided.

Sincerely,

Ronald N. Jackson, Sr. Contract Analyst
Email: ronald.jackson@genworth.com
Phone #: (804) 289-6725

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

Reviewer Note

Created By:

Bob Grissom on 07/16/2018 12:38 PM

Last Edited By:

Bill Dismore

Submitted On:

06/28/2019 05:30 PM

Subject:

RRS

Comments:

Rate Review Summary

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Reset Form

Company Name and NAIC Number:

SERFF Tracking Number:

Effective Date:

Revised Rates

Average Annual Premium Per Member:

Average Requested Percentage Rate Change Per Member:

Minimum Requested Percentage Rate Change Per Member:

Maximum Requested Percentage Rate Change Per Member:

Number of Policy Holders Affected :

Plans Affected

(The Form Number and "Product Name")

| Form# | "Product Name"(if applicable) |
|--------|------------------------------------|
| 7035J | Long Term Care Insurance Policy |
| 62172 | Restoration of Benefits Rider |
| 62274F | Nonforfeiture Benefit Rider |
| 62275 | International Coverage Rider |
| 62276 | Extended Elimination Period Rider |
| 62277 | Family Care Coverage Rider |
| 62278 | Extended Facility Definition Rider |

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Key Information Used to Develop the Rates Including the Main Drivers

“Our rates are based on assumptions regarding persistency (how long the policy stays in force), mortality (at what rate deaths occur), and voluntary lapses (when an insured voluntarily terminates his policy). Actual results are much higher than anticipated when the policy was originally priced which means that individuals are living longer and keeping their policies in force longer which results in more claims incurred. As a result, premiums must be adjusted to ensure current and future claims are adequately funded.”

SERFF Tracking #:

GEFA-131306458

State Tracking #:

GEFA-131306458

Company Tracking #:

2017 CHOICE & CHOICE ALTERNATIVE -
MORAT...

State: Virginia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

Filing Company: Genworth Life Insurance Company

Form Schedule

Lead Form Number: 7035END-SPO 0717

| Item No. | Schedule Item Status | Form Name | Form Number | Form Type | Form Action | Action Specific Data | Readability Score | Attachments |
|----------|---------------------------------------|-----------------------------------|------------------|-----------|-------------|----------------------|-------------------|----------------------|
| 1 | Received & Acknowledged 06/28/2019 | Stable Premium Option Endorsement | 7035END-SPO 0717 | POLA | Initial | | 50.900 | 7035END-SPO 0717.pdf |

Form Type Legend:

| | | | |
|------------|--|-------------|---|
| ADV | Advertising | AEF | Application/Enrollment Form |
| CER | Certificate | CERA | Certificate Amendment, Insert Page, Endorsement or Rider |
| DDP | Data/Declaration Pages | FND | Funding Agreement (Annuity, Individual and Group) |
| MTX | Matrix | NAP | Network Access Plan |
| NOC | Notice of Coverage | OTH | Other |
| OUT | Outline of Coverage | PJK | Policy Jacket |
| POL | Policy/Contract/Fraternal Certificate | POLA | Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider |
| PRC | Provider Contract/Provider Addendum/Provider Leading Agreement | PRD | Provider Directory |

GENWORTH LIFE INSURANCE COMPANY

A Delaware domiciled stock insurance company (herein called We, Us and Our)
Administrative Office: [3100 Albert Lankford Drive, Lynchburg, VA 24501]

[Insured/Policyholder]:

[Policy] Number:

STABLE PREMIUM OPTION ENDORSEMENT

This Endorsement is to be attached to, and adds/changes the following language to the above identified Policy.

This Endorsement changes the policy coverage, and is a part of the policy and subject to all the provisions of the policy except where they are modified by this Endorsement. To the extent that any provisions contained in this Endorsement are contrary to or inconsistent with those of the policy, the provisions of this Endorsement will control. This Endorsement and the accompanying updated Schedule are to be attached to and form a part of the policy.

The effective date of this Endorsement is [*policy anniversary date*].

Lifetime Payment Maximum

- The Lifetime Payment Maximum is changed as shown on the accompanying updated Schedule.

Automatic Compound 1% Benefit Increases

- As shown on the accompanying updated Schedule, the Benefit Increases provision is changed to Automatic Compound 1% Benefit Increases. The Daily Payment Maximum will remain at its current attained level (or slightly above due to system rounding), including all prior Automatic [Equal][Compound] 5% Benefit Increases if that was an original benefit under the policy, until the first anniversary of the policy effective date that occurs after the effective date of this Endorsement. Beginning on the first anniversary of the policy effective date that occurs after the effective date of this Endorsement, the Daily Payment Maximum and Lifetime Payment Maximum amounts will increase in accordance with the Automatic Compound 1% Benefit Increases provision of the policy.
- The attached updated policy Schedule reflects this change to the Benefit Increase provision.

Elimination Period [and co-insurance]

- [As shown on the accompanying updated Schedule, the Elimination Period is changed to 180 days for the Long Term Care Facility Benefit, and a 90-day Elimination Period is added for the Home Care Benefit.
- The definition of the term "Elimination Period" in the Glossary section of the policy is deleted in its entirety and replaced with the following:

The number of days for which an Insured Person must incur expenses that qualify for payments under the Long Term Care Facility Benefit or Home Care Benefit; but for which we will NOT pay benefits. It can be satisfied by: (1) for the Long Term Care Facility Benefit, days for which payment would otherwise be made under the Long Term Care Facility Benefit (including Bed Reservation Benefit Days), or days the Insured Person receives services

GENWORTH LIFE INSURANCE COMPANY

A Delaware domiciled stock insurance company (herein called We, Us and Our)
Administrative Office: [3100 Albert Lankford Drive, Lynchburg, VA 24501]

covered under the Home Care Benefit in accordance with a Privileged Care Coordinator's Plan of Care; or (2) for the Home Care Benefit, days for which payment would otherwise be made under either the Home Care Benefit or the Long Term Care Facility Benefit (including Bed Reservation Benefit Days). Days used to satisfy the Elimination Period do not need to be consecutive.

A separate Elimination Period applies to each Insured Person. Once an Insured Person has satisfied this requirement, he or she will never have to satisfy a new Elimination Period for the policy. The Schedule shows the number of days in each Insured Person's Elimination Period.

- The "Additional Feature" section of the "Privileged Care Coordination Services" provision is deleted in its entirety.
- The third paragraph of the "Home Care Benefit" provision is deleted in its entirety.
- The first paragraph of the "Bed Reservation Benefit" provision is deleted in its entirety and replaced with the following:

We will continue to pay benefits under the Long Term Care Facility Benefit, or give Elimination Period credit for either the Long Term Care Facility Benefit or Home Care Benefit, for each day an Insured Person:

- is temporarily absent during a stay in the Long Term Care Facility; and
- is charged to reserve his or her accommodations in that facility.

- The first paragraph of the "Waiver of Premium Benefit" provision is deleted in its entirety and replaced with the following:

We will waive premium payments for each coverage month that begins while an Insured Person is receiving either:

- Long Term Care Facility Benefits (after satisfying the Elimination Period); or
- Home Care Benefits (after satisfying the Elimination Period).]

OR

[[As shown on the accompanying updated Schedule, the Elimination Period is changed to be 100 days for the Long Term Care Facility Benefit.]

- The first paragraph of the "Home Care Benefit" provision is deleted in its entirety and replaced with the following:

Subject to the limitation below, we will pay ninety percent (90%) of the expenses an Insured Person incurs for the following care and support services that are consistent with his or her Plan of Care and are received other than while in a Long Term Care Facility:

- | | | |
|--------------------|---|---|
| Licensed providers | - | Health care services provided by a Nurse, or a licensed physical, occupational, respiratory or speech therapist |
| Other personnel | - | Home Health Aide and Personal Care Attendant |

GENWORTH LIFE INSURANCE COMPANY

A Delaware domiciled stock insurance company (herein called We, Us and Our)
Administrative Office: [3100 Albert Lankford Drive, Lynchburg, VA 24501]

Community Care

- Services;
- Homemaker Services; and
- Chore Services;
- Adult Day Care; and
- Hospice Care

- The first sentence of the “Long Term Care Facility Benefit” provision is deleted in its entirety and replaced with the following:

Subject to the Daily Payment Maximum, we will pay ninety percent (90%) of the expenses an Insured Person incurs for care and support services (including room and board, but not prescription drugs) provided by a Long Term Care Facility.]

Impact to your premium

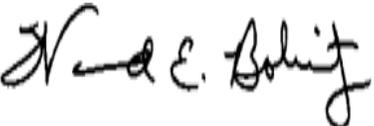
- Once this Endorsement becomes effective, while we may begin the regulatory process of seeking a premium increase, we will not implement a premium increase on your policy in accordance with Our Limited Right To Change Premiums until at least the anniversary of the policy effective date that occurs on or after January 1, 2028.

Limited options to change coverage

- If you decide that you do not wish to keep the benefit changes made pursuant to this Endorsement but instead wish to revert to the benefits you had prior to selecting this Endorsement, You must change your decision in writing within 60 days of our written confirmation of the benefit changes made pursuant to this Endorsement. After the 60-day period, you cannot revert back to the benefits you had prior to selecting this Endorsement.
- Other than Your right described above to provide written notice that you do not wish to keep the benefit changes made pursuant to this Endorsement, once you have selected this Endorsement the only benefit change that you may make going forward is a reduction to an available Daily Payment Maximum or dropping an applicable rider. Changing your Daily Payment Maximum will impact other benefits and maximum coverage amounts under your policy.

In all other respects, the conditions and provisions of the policy, as modified by any other riders or endorsements, remain the same.

Signed for Genworth Life Insurance Company.

| | |
|---|--|
|  |  |
| Ward E. Bobitz Secretary | Elena Edwards Senior Vice President |

State: Virginia Filing Company: Genworth Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
 Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

Rate Information

Rate data applies to filing.

Filing Method: SERFF
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 51.600%
 Effective Date of Last Rate Revision: 07/09/2013
 Filing Method of Last Filing: SERFF
 SERFF Tracking Number of Last Filing: GEFA-128772069

Company Rate Information

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | Number of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|---------------------------------|-----------------------------|------------------------|--|---|-----------------------------------|---------------------------------|---------------------------------|
| Genworth Life Insurance Company | 63.100% | 63.100% | \$480,983 | 345 | \$762,149 | 72.000% | 55.000% |

State: Virginia Filing Company: Genworth Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
 Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

Rate/Rule Schedule

| Item No. | Schedule Item Status | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments |
|----------|----------------------|----------------------------------|--|-------------|---|---|
| 1 | | Rate Tables | 7035J, 62172, 62274F, 62275, 62276, 62277, 62278 | Revised | Previous State Filing Number: GEFA-128772069 Percent Rate Change Request: 63.1 | VA Choice I RS Rate Tables Appendix A.PDF, VA Choice I RS Rate Tables Appendix B.PDF, |
| 2 | | Stable Premium Option Rate Table | 7035END-SPO 0717 | New | | VA Choice I Stable Premium Option Rate Tables Appendix C.PDF, |

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

| Issue Age | Individual Lifetime Benefit Period | | | | | |
|-----------|------------------------------------|--------------------|--------------------------------|--------------------|----------------------------------|--------------------|
| | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
| | Elimination Period | Elimination Period | Elimination Period | Elimination Period | Elimination Period | Elimination Period |
| | 50 Days | 100 Days | 50 Days | 100 Days | 50 Days | 100 Days |
| 18-24 | 83.20 | 76.80 | 124.80 | 112.00 | 169.60 | 158.40 |
| 25-29 | 88.00 | 84.80 | 134.40 | 123.20 | 184.00 | 171.20 |
| 30-34 | 97.60 | 89.60 | 144.00 | 132.80 | 196.80 | 185.60 |
| 35-39 | 104.00 | 99.20 | 156.80 | 142.40 | 212.80 | 198.40 |
| 40-44 | 112.00 | 105.60 | 169.60 | 155.20 | 230.40 | 214.40 |
| 45 | 112.00 | 105.60 | 169.60 | 155.20 | 230.40 | 214.40 |
| 46 | 116.80 | 108.80 | 172.80 | 156.80 | 233.60 | 219.20 |
| 47 | 118.40 | 110.40 | 174.40 | 158.40 | 240.00 | 224.00 |
| 48 | 118.40 | 112.00 | 177.60 | 161.60 | 243.20 | 227.20 |
| 49 | 120.00 | 115.20 | 180.80 | 163.20 | 244.80 | 228.80 |
| 50 | 124.80 | 115.20 | 185.60 | 169.60 | 249.60 | 233.60 |
| 51 | 126.40 | 120.00 | 190.40 | 174.40 | 254.40 | 236.80 |
| 52 | 132.80 | 124.80 | 198.40 | 180.80 | 262.40 | 246.40 |
| 53 | 136.00 | 128.00 | 208.00 | 192.00 | 273.60 | 256.00 |
| 54 | 144.00 | 134.40 | 220.80 | 204.80 | 283.20 | 265.60 |
| 55 | 150.40 | 142.40 | 235.20 | 219.20 | 297.60 | 278.40 |
| 56 | 161.60 | 150.40 | 251.20 | 235.20 | 315.20 | 294.40 |
| 57 | 174.40 | 161.60 | 267.20 | 251.20 | 334.40 | 310.40 |
| 58 | 180.80 | 171.20 | 286.40 | 272.00 | 353.60 | 331.20 |
| 59 | 198.40 | 185.60 | 307.20 | 291.20 | 374.40 | 350.40 |
| 60 | 209.60 | 193.60 | 326.40 | 310.40 | 396.80 | 371.20 |
| 61 | 227.20 | 209.60 | 352.00 | 336.00 | 424.00 | 396.80 |
| 62 | 244.80 | 227.20 | 374.40 | 355.20 | 452.80 | 424.00 |
| 63 | 264.00 | 246.40 | 395.20 | 374.40 | 484.80 | 456.00 |
| 64 | 281.60 | 262.40 | 414.40 | 393.60 | 516.80 | 488.00 |
| 65 | 305.60 | 283.20 | 436.80 | 411.20 | 552.00 | 523.20 |
| 66 | 329.60 | 308.80 | 462.40 | 433.60 | 593.60 | 561.60 |
| 67 | 360.00 | 339.20 | 504.00 | 472.00 | 640.00 | 604.80 |
| 68 | 400.00 | 374.40 | 560.00 | 528.00 | 694.40 | 654.40 |
| 69 | 443.20 | 416.00 | 630.40 | 592.00 | 756.80 | 710.40 |
| 70 | 496.00 | 462.40 | 712.00 | 668.80 | 824.00 | 768.00 |
| 71 | 545.60 | 510.40 | 793.60 | 745.60 | 891.20 | 828.80 |
| 72 | 604.80 | 566.40 | 878.40 | 824.00 | 972.80 | 904.00 |
| 73 | 672.00 | 627.20 | 966.40 | 905.60 | 1,056.00 | 982.40 |
| 74 | 740.80 | 689.60 | 1,057.60 | 990.40 | 1,148.80 | 1,072.00 |
| 75 | 820.80 | 758.40 | 1,153.60 | 1,076.80 | 1,249.60 | 1,172.80 |
| 76 | 900.80 | 836.80 | 1,256.00 | 1,174.40 | 1,356.80 | 1,276.80 |
| 77 | 993.60 | 921.60 | 1,374.40 | 1,284.80 | 1,478.40 | 1,393.60 |
| 78 | 1,078.40 | 1,003.20 | 1,491.20 | 1,395.20 | 1,592.00 | 1,502.40 |
| 79 | 1,164.80 | 1,088.00 | 1,611.20 | 1,510.40 | 1,710.40 | 1,612.80 |
| 80 | 1,259.20 | 1,177.60 | 1,739.20 | 1,635.20 | 1,830.40 | 1,726.40 |
| 81 | 1,364.80 | 1,278.40 | 1,878.40 | 1,771.20 | 1,966.40 | 1,852.80 |
| 82 | 1,486.40 | 1,393.60 | 2,041.60 | 1,926.40 | 2,118.40 | 1,996.80 |
| 83 | 1,630.40 | 1,531.20 | 2,228.80 | 2,102.40 | 2,288.00 | 2,158.40 |
| 84 | 1,800.00 | 1,688.00 | 2,444.80 | 2,305.60 | 2,486.40 | 2,345.60 |
| 85 | 1,964.80 | 1,840.00 | 2,665.60 | 2,513.60 | 2,710.40 | 2,558.40 |
| 86 | 2,140.80 | 2,004.80 | 2,905.60 | 2,739.20 | 2,953.60 | 2,787.20 |
| 87 | 2,334.40 | 2,184.00 | 3,168.00 | 2,985.60 | 3,219.20 | 3,038.40 |
| 88 | 2,544.00 | 2,382.40 | 3,454.40 | 3,256.00 | 3,510.40 | 3,312.00 |
| 89 | 2,774.40 | 2,595.20 | 3,764.80 | 3,547.20 | 3,827.20 | 3,611.20 |
| 90 | 3,024.00 | 2,830.40 | 4,102.40 | 3,867.20 | 4,172.80 | 3,934.40 |
| 91 | 3,296.00 | 3,084.80 | 4,470.40 | 4,214.40 | 4,545.60 | 4,288.00 |
| 92 | 3,593.60 | 3,363.20 | 4,873.60 | 4,593.60 | 4,955.20 | 4,673.60 |
| 93 | 3,916.80 | 3,667.20 | 5,312.00 | 5,008.00 | 5,403.20 | 5,096.00 |
| 94 | 4,268.80 | 3,996.80 | 5,790.40 | 5,459.20 | 5,888.00 | 5,553.60 |

Appendix A

Genworth Life Insurance Company
 Current-Year Premiums
 Base
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
 2,190 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 63.36 | 60.48 | 93.60 | 87.84 | 131.04 | 125.28 |
| 25-29 | 67.68 | 64.80 | 100.80 | 93.60 | 142.56 | 133.92 |
| 30-34 | 74.88 | 69.12 | 110.88 | 100.80 | 154.08 | 144.00 |
| 35-39 | 79.20 | 76.32 | 119.52 | 110.88 | 167.04 | 155.52 |
| 40-44 | 87.84 | 80.64 | 128.16 | 119.52 | 178.56 | 168.48 |
| 45 | 87.84 | 80.64 | 128.16 | 119.52 | 178.56 | 168.48 |
| 46 | 89.28 | 82.08 | 131.04 | 120.96 | 182.88 | 171.36 |
| 47 | 90.72 | 84.96 | 133.92 | 123.84 | 185.76 | 172.80 |
| 48 | 92.16 | 84.96 | 136.80 | 126.72 | 188.64 | 177.12 |
| 49 | 93.60 | 87.84 | 139.68 | 128.16 | 190.08 | 177.12 |
| 50 | 95.04 | 87.84 | 142.56 | 131.04 | 192.96 | 181.44 |
| 51 | 96.48 | 89.28 | 145.44 | 135.36 | 197.28 | 184.32 |
| 52 | 99.36 | 92.16 | 149.76 | 139.68 | 204.48 | 191.52 |
| 53 | 103.68 | 95.04 | 158.40 | 146.88 | 210.24 | 195.84 |
| 54 | 108.00 | 102.24 | 167.04 | 156.96 | 218.88 | 204.48 |
| 55 | 116.64 | 108.00 | 178.56 | 168.48 | 227.52 | 213.12 |
| 56 | 122.40 | 115.20 | 188.64 | 175.68 | 239.04 | 223.20 |
| 57 | 131.04 | 120.96 | 201.60 | 188.64 | 253.44 | 236.16 |
| 58 | 141.12 | 131.04 | 217.44 | 201.60 | 267.84 | 250.56 |
| 59 | 149.76 | 141.12 | 234.72 | 220.32 | 286.56 | 264.96 |
| 60 | 161.28 | 148.32 | 250.56 | 234.72 | 305.28 | 283.68 |
| 61 | 174.24 | 159.84 | 267.84 | 250.56 | 326.88 | 302.40 |
| 62 | 187.20 | 172.80 | 288.00 | 267.84 | 347.04 | 324.00 |
| 63 | 200.16 | 185.76 | 303.84 | 286.56 | 371.52 | 345.60 |
| 64 | 216.00 | 200.16 | 322.56 | 300.96 | 396.00 | 368.64 |
| 65 | 230.40 | 214.56 | 341.28 | 318.24 | 420.48 | 390.24 |
| 66 | 250.56 | 231.84 | 362.88 | 339.84 | 449.28 | 417.60 |
| 67 | 273.60 | 252.00 | 394.56 | 368.64 | 482.40 | 449.28 |
| 68 | 305.28 | 282.24 | 439.20 | 408.96 | 527.04 | 491.04 |
| 69 | 336.96 | 313.92 | 489.60 | 455.04 | 574.56 | 532.80 |
| 70 | 374.40 | 348.48 | 547.20 | 509.76 | 627.84 | 583.20 |
| 71 | 416.16 | 387.36 | 609.12 | 565.92 | 682.56 | 632.16 |
| 72 | 465.12 | 432.00 | 672.48 | 626.40 | 744.48 | 689.76 |
| 73 | 515.52 | 475.20 | 735.84 | 682.56 | 809.28 | 751.68 |
| 74 | 570.24 | 528.48 | 804.96 | 744.48 | 884.16 | 820.80 |
| 75 | 629.28 | 580.32 | 878.40 | 816.48 | 961.92 | 894.24 |
| 76 | 692.64 | 639.36 | 956.16 | 887.04 | 1,042.56 | 970.56 |
| 77 | 766.08 | 709.92 | 1,046.88 | 973.44 | 1,139.04 | 1,061.28 |
| 78 | 836.64 | 774.72 | 1,140.48 | 1,061.28 | 1,228.32 | 1,147.68 |
| 79 | 908.64 | 843.84 | 1,234.08 | 1,150.56 | 1,321.92 | 1,232.64 |
| 80 | 983.52 | 912.96 | 1,336.32 | 1,247.04 | 1,421.28 | 1,323.36 |
| 81 | 1,069.92 | 995.04 | 1,447.20 | 1,352.16 | 1,524.96 | 1,424.16 |
| 82 | 1,170.72 | 1,088.64 | 1,573.92 | 1,473.12 | 1,645.92 | 1,537.92 |
| 83 | 1,285.92 | 1,196.64 | 1,717.92 | 1,607.04 | 1,781.28 | 1,663.20 |
| 84 | 1,424.16 | 1,323.36 | 1,884.96 | 1,762.56 | 1,936.80 | 1,810.08 |
| 85 | 1,552.32 | 1,444.32 | 2,053.44 | 1,920.96 | 2,109.60 | 1,972.80 |
| 86 | 1,692.00 | 1,573.92 | 2,239.20 | 2,095.20 | 2,299.68 | 2,151.36 |
| 87 | 1,844.64 | 1,716.48 | 2,440.80 | 2,283.84 | 2,507.04 | 2,345.76 |
| 88 | 2,010.24 | 1,870.56 | 2,659.68 | 2,489.76 | 2,731.68 | 2,556.00 |
| 89 | 2,191.68 | 2,037.60 | 2,900.16 | 2,714.40 | 2,977.92 | 2,786.40 |
| 90 | 2,388.96 | 2,221.92 | 3,162.24 | 2,956.32 | 3,245.76 | 3,035.52 |
| 91 | 2,603.52 | 2,422.08 | 3,445.92 | 3,222.72 | 3,538.08 | 3,309.12 |
| 92 | 2,838.24 | 2,640.96 | 3,756.96 | 3,512.16 | 3,856.32 | 3,608.64 |
| 93 | 3,093.12 | 2,880.00 | 4,093.92 | 3,828.96 | 4,203.36 | 3,934.08 |
| 94 | 3,372.48 | 3,137.76 | 4,462.56 | 4,174.56 | 4,580.64 | 4,289.76 |

Appendix A

Genworth Life Insurance Company
 Current-Year Premiums
 Base
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
 1,460 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 51.84 | 48.96 | 79.20 | 74.88 | 112.32 | 105.12 |
| 25-29 | 56.16 | 51.84 | 84.96 | 79.20 | 120.96 | 113.76 |
| 30-34 | 61.92 | 56.16 | 92.16 | 87.84 | 129.60 | 123.84 |
| 35-39 | 66.24 | 60.48 | 99.36 | 93.60 | 141.12 | 131.04 |
| 40-44 | 73.44 | 64.80 | 106.56 | 100.80 | 152.64 | 142.56 |
| 45 | 73.44 | 64.80 | 106.56 | 100.80 | 152.64 | 142.56 |
| 46 | 73.44 | 64.80 | 108.00 | 103.68 | 154.08 | 144.00 |
| 47 | 74.88 | 66.24 | 110.88 | 105.12 | 156.96 | 146.88 |
| 48 | 76.32 | 67.68 | 112.32 | 106.56 | 158.40 | 151.20 |
| 49 | 76.32 | 67.68 | 113.76 | 106.56 | 158.40 | 151.20 |
| 50 | 77.76 | 70.56 | 116.64 | 109.44 | 161.28 | 154.08 |
| 51 | 79.20 | 70.56 | 118.08 | 112.32 | 167.04 | 155.52 |
| 52 | 82.08 | 74.88 | 125.28 | 116.64 | 168.48 | 156.96 |
| 53 | 86.40 | 79.20 | 131.04 | 120.96 | 174.24 | 162.72 |
| 54 | 90.72 | 82.08 | 135.36 | 126.72 | 182.88 | 169.92 |
| 55 | 95.04 | 89.28 | 145.44 | 133.92 | 187.20 | 172.80 |
| 56 | 100.80 | 92.16 | 155.52 | 144.00 | 197.28 | 181.44 |
| 57 | 106.56 | 100.80 | 167.04 | 154.08 | 208.80 | 191.52 |
| 58 | 116.64 | 106.56 | 175.68 | 162.72 | 220.32 | 200.16 |
| 59 | 125.28 | 115.20 | 188.64 | 174.24 | 236.16 | 214.56 |
| 60 | 132.48 | 120.96 | 207.36 | 188.64 | 252.00 | 230.40 |
| 61 | 144.00 | 132.48 | 221.76 | 201.60 | 267.84 | 247.68 |
| 62 | 156.96 | 144.00 | 237.60 | 220.32 | 289.44 | 263.52 |
| 63 | 167.04 | 151.20 | 254.88 | 234.72 | 306.72 | 277.92 |
| 64 | 177.12 | 162.72 | 270.72 | 252.00 | 322.56 | 295.20 |
| 65 | 188.64 | 172.80 | 290.88 | 267.84 | 341.28 | 311.04 |
| 66 | 204.48 | 187.20 | 309.60 | 288.00 | 362.88 | 331.20 |
| 67 | 223.20 | 204.48 | 335.52 | 311.04 | 390.24 | 357.12 |
| 68 | 249.12 | 227.52 | 371.52 | 342.72 | 427.68 | 388.80 |
| 69 | 276.48 | 253.44 | 408.96 | 377.28 | 468.00 | 429.12 |
| 70 | 306.72 | 282.24 | 455.04 | 417.60 | 515.52 | 470.88 |
| 71 | 342.72 | 315.36 | 499.68 | 459.36 | 560.16 | 516.96 |
| 72 | 381.60 | 349.92 | 551.52 | 504.00 | 613.44 | 567.36 |
| 73 | 423.36 | 390.24 | 603.36 | 551.52 | 671.04 | 617.76 |
| 74 | 468.00 | 432.00 | 656.64 | 601.92 | 731.52 | 673.92 |
| 75 | 519.84 | 479.52 | 717.12 | 658.08 | 796.32 | 732.96 |
| 76 | 576.00 | 529.92 | 783.36 | 718.56 | 866.88 | 793.44 |
| 77 | 637.92 | 586.08 | 861.12 | 792.00 | 947.52 | 869.76 |
| 78 | 701.28 | 645.12 | 938.88 | 864.00 | 1,023.84 | 940.32 |
| 79 | 766.08 | 707.04 | 1,018.08 | 938.88 | 1,104.48 | 1,013.76 |
| 80 | 835.20 | 767.52 | 1,105.92 | 1,019.52 | 1,190.88 | 1,092.96 |
| 81 | 912.96 | 839.52 | 1,203.84 | 1,111.68 | 1,280.16 | 1,179.36 |
| 82 | 1,002.24 | 923.04 | 1,310.40 | 1,211.04 | 1,385.28 | 1,275.84 |
| 83 | 1,104.48 | 1,016.64 | 1,431.36 | 1,323.36 | 1,503.36 | 1,385.28 |
| 84 | 1,226.88 | 1,128.96 | 1,568.16 | 1,451.52 | 1,637.28 | 1,507.68 |
| 85 | 1,337.76 | 1,229.76 | 1,709.28 | 1,581.12 | 1,784.16 | 1,644.48 |
| 86 | 1,458.72 | 1,342.08 | 1,863.36 | 1,725.12 | 1,944.00 | 1,792.80 |
| 87 | 1,589.76 | 1,463.04 | 2,030.40 | 1,879.20 | 2,119.68 | 1,955.52 |
| 88 | 1,732.32 | 1,595.52 | 2,213.28 | 2,050.56 | 2,311.20 | 2,129.76 |
| 89 | 1,887.84 | 1,739.52 | 2,412.00 | 2,234.88 | 2,520.00 | 2,319.84 |
| 90 | 2,057.76 | 1,895.04 | 2,629.44 | 2,435.04 | 2,746.08 | 2,530.08 |
| 91 | 2,243.52 | 2,064.96 | 2,865.60 | 2,653.92 | 2,993.76 | 2,757.60 |
| 92 | 2,446.56 | 2,250.72 | 3,121.92 | 2,891.52 | 3,263.04 | 3,005.28 |
| 93 | 2,665.44 | 2,453.76 | 3,402.72 | 3,150.72 | 3,556.80 | 3,277.44 |
| 94 | 2,905.92 | 2,674.08 | 3,710.88 | 3,434.40 | 3,877.92 | 3,571.20 |

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
1,095 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 47.52 | 43.20 | 67.68 | 63.36 | 97.92 | 90.72 |
| 25-29 | 50.40 | 47.52 | 74.88 | 67.68 | 105.12 | 97.92 |
| 30-34 | 53.28 | 50.40 | 79.20 | 74.88 | 113.76 | 105.12 |
| 35-39 | 57.60 | 53.28 | 87.84 | 79.20 | 123.84 | 113.76 |
| 40-44 | 63.36 | 57.60 | 93.60 | 87.84 | 131.04 | 123.84 |
| 45 | 63.36 | 57.60 | 93.60 | 87.84 | 131.04 | 123.84 |
| 46 | 69.12 | 60.48 | 95.04 | 89.28 | 133.92 | 125.28 |
| 47 | 73.44 | 61.92 | 97.92 | 90.72 | 138.24 | 126.72 |
| 48 | 73.44 | 61.92 | 97.92 | 90.72 | 139.68 | 128.16 |
| 49 | 73.44 | 61.92 | 99.36 | 92.16 | 141.12 | 129.60 |
| 50 | 74.88 | 63.36 | 102.24 | 95.04 | 142.56 | 131.04 |
| 51 | 76.32 | 66.24 | 103.68 | 96.48 | 144.00 | 132.48 |
| 52 | 79.20 | 66.24 | 108.00 | 100.80 | 148.32 | 138.24 |
| 53 | 80.64 | 67.68 | 113.76 | 105.12 | 152.64 | 141.12 |
| 54 | 83.52 | 70.56 | 120.96 | 112.32 | 158.40 | 145.44 |
| 55 | 89.28 | 76.32 | 129.60 | 118.08 | 167.04 | 149.76 |
| 56 | 93.60 | 80.64 | 135.36 | 125.28 | 172.80 | 158.40 |
| 57 | 102.24 | 87.84 | 145.44 | 133.92 | 182.88 | 168.48 |
| 58 | 108.00 | 92.16 | 156.96 | 144.00 | 194.40 | 174.24 |
| 59 | 118.08 | 100.80 | 168.48 | 154.08 | 207.36 | 187.20 |
| 60 | 128.16 | 108.00 | 178.56 | 162.72 | 221.76 | 200.16 |
| 61 | 135.36 | 118.08 | 194.40 | 174.24 | 237.60 | 214.56 |
| 62 | 146.88 | 125.28 | 208.80 | 188.64 | 250.56 | 227.52 |
| 63 | 158.40 | 136.80 | 221.76 | 203.04 | 267.84 | 243.36 |
| 64 | 169.92 | 145.44 | 239.04 | 217.44 | 282.24 | 256.32 |
| 65 | 181.44 | 155.52 | 253.44 | 231.84 | 300.96 | 275.04 |
| 66 | 195.84 | 167.04 | 275.04 | 252.00 | 318.24 | 290.88 |
| 67 | 213.12 | 182.88 | 296.64 | 273.60 | 342.72 | 311.04 |
| 68 | 236.16 | 201.60 | 326.88 | 298.08 | 372.96 | 341.28 |
| 69 | 263.52 | 224.64 | 358.56 | 328.32 | 408.96 | 374.40 |
| 70 | 292.32 | 252.00 | 394.56 | 361.44 | 449.28 | 410.40 |
| 71 | 325.44 | 279.36 | 433.44 | 397.44 | 489.60 | 447.84 |
| 72 | 362.88 | 311.04 | 476.64 | 434.88 | 535.68 | 491.04 |
| 73 | 400.32 | 342.72 | 522.72 | 476.64 | 583.20 | 535.68 |
| 74 | 443.52 | 380.16 | 571.68 | 522.72 | 636.48 | 584.64 |
| 75 | 491.04 | 420.48 | 626.40 | 571.68 | 694.08 | 635.04 |
| 76 | 540.00 | 460.80 | 682.56 | 623.52 | 748.80 | 688.32 |
| 77 | 600.48 | 514.08 | 751.68 | 686.88 | 822.24 | 753.12 |
| 78 | 662.40 | 564.48 | 816.48 | 748.80 | 887.04 | 813.60 |
| 79 | 721.44 | 619.20 | 885.60 | 813.60 | 953.28 | 875.52 |
| 80 | 787.68 | 676.80 | 960.48 | 881.28 | 1,025.28 | 940.32 |
| 81 | 864.00 | 741.60 | 1,041.12 | 957.60 | 1,104.48 | 1,012.32 |
| 82 | 947.52 | 815.04 | 1,131.84 | 1,041.12 | 1,192.32 | 1,091.52 |
| 83 | 1,045.44 | 898.56 | 1,234.08 | 1,136.16 | 1,291.68 | 1,183.68 |
| 84 | 1,157.76 | 995.04 | 1,353.60 | 1,247.04 | 1,404.00 | 1,287.36 |
| 85 | 1,262.88 | 1,084.32 | 1,474.56 | 1,359.36 | 1,530.72 | 1,402.56 |
| 86 | 1,375.20 | 1,182.24 | 1,607.04 | 1,481.76 | 1,668.96 | 1,529.28 |
| 87 | 1,497.60 | 1,288.80 | 1,751.04 | 1,615.68 | 1,820.16 | 1,667.52 |
| 88 | 1,632.96 | 1,404.00 | 1,909.44 | 1,761.12 | 1,984.32 | 1,818.72 |
| 89 | 1,778.40 | 1,530.72 | 2,080.80 | 1,919.52 | 2,162.88 | 1,981.44 |
| 90 | 1,938.24 | 1,668.96 | 2,268.00 | 2,093.76 | 2,357.28 | 2,158.56 |
| 91 | 2,111.04 | 1,820.16 | 2,472.48 | 2,282.40 | 2,570.40 | 2,354.40 |
| 92 | 2,302.56 | 1,984.32 | 2,695.68 | 2,486.88 | 2,802.24 | 2,566.08 |
| 93 | 2,508.48 | 2,162.88 | 2,937.60 | 2,710.08 | 3,054.24 | 2,796.48 |
| 94 | 2,734.56 | 2,357.28 | 3,202.56 | 2,954.88 | 3,329.28 | 3,048.48 |

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
730 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 37.44 | 34.56 | 51.84 | 48.96 | 76.32 | 67.68 |
| 25-29 | 41.76 | 36.00 | 56.16 | 51.84 | 80.64 | 74.88 |
| 30-34 | 46.08 | 40.32 | 61.92 | 56.16 | 89.28 | 79.20 |
| 35-39 | 48.96 | 43.20 | 66.24 | 60.48 | 95.04 | 84.96 |
| 40-44 | 51.84 | 47.52 | 73.44 | 64.80 | 103.68 | 92.16 |
| 45 | 51.84 | 47.52 | 73.44 | 64.80 | 103.68 | 92.16 |
| 46 | 51.84 | 48.96 | 74.88 | 66.24 | 105.12 | 93.60 |
| 47 | 53.28 | 48.96 | 76.32 | 67.68 | 106.56 | 95.04 |
| 48 | 53.28 | 48.96 | 77.76 | 69.12 | 108.00 | 97.92 |
| 49 | 56.16 | 50.40 | 77.76 | 69.12 | 108.00 | 97.92 |
| 50 | 56.16 | 51.84 | 80.64 | 73.44 | 112.32 | 100.80 |
| 51 | 56.16 | 51.84 | 82.08 | 74.88 | 112.32 | 100.80 |
| 52 | 57.60 | 53.28 | 83.52 | 77.76 | 115.20 | 105.12 |
| 53 | 60.48 | 54.72 | 90.72 | 82.08 | 119.52 | 108.00 |
| 54 | 63.36 | 56.16 | 95.04 | 86.40 | 125.28 | 112.32 |
| 55 | 67.68 | 61.92 | 102.24 | 92.16 | 129.60 | 118.08 |
| 56 | 69.12 | 63.36 | 106.56 | 96.48 | 133.92 | 120.96 |
| 57 | 76.32 | 66.24 | 116.64 | 105.12 | 144.00 | 129.60 |
| 58 | 80.64 | 70.56 | 122.40 | 113.76 | 154.08 | 138.24 |
| 59 | 89.28 | 79.20 | 131.04 | 118.08 | 161.28 | 145.44 |
| 60 | 95.04 | 87.84 | 142.56 | 128.16 | 172.80 | 156.96 |
| 61 | 103.68 | 93.60 | 149.76 | 135.36 | 185.76 | 169.92 |
| 62 | 115.20 | 103.68 | 161.28 | 145.44 | 197.28 | 178.56 |
| 63 | 120.96 | 110.88 | 174.24 | 156.96 | 210.24 | 191.52 |
| 64 | 129.60 | 118.08 | 188.64 | 169.92 | 221.76 | 201.60 |
| 65 | 136.80 | 125.28 | 201.60 | 181.44 | 237.60 | 214.56 |
| 66 | 148.32 | 136.80 | 217.44 | 197.28 | 250.56 | 227.52 |
| 67 | 161.28 | 146.88 | 234.72 | 211.68 | 270.72 | 247.68 |
| 68 | 178.56 | 162.72 | 256.32 | 230.40 | 295.20 | 267.84 |
| 69 | 198.72 | 181.44 | 282.24 | 254.88 | 322.56 | 292.32 |
| 70 | 223.20 | 203.04 | 306.72 | 279.36 | 351.36 | 316.80 |
| 71 | 244.80 | 226.08 | 334.08 | 302.40 | 383.04 | 347.04 |
| 72 | 273.60 | 249.12 | 367.20 | 334.08 | 417.60 | 375.84 |
| 73 | 300.96 | 275.04 | 403.20 | 367.20 | 453.60 | 411.84 |
| 74 | 331.20 | 300.96 | 444.96 | 403.20 | 493.92 | 449.28 |
| 75 | 365.76 | 329.76 | 489.60 | 443.52 | 534.24 | 488.16 |
| 76 | 400.32 | 362.88 | 534.24 | 485.28 | 581.76 | 531.36 |
| 77 | 446.40 | 403.20 | 586.08 | 532.80 | 630.72 | 577.44 |
| 78 | 491.04 | 444.96 | 636.48 | 577.44 | 679.68 | 622.08 |
| 79 | 538.56 | 489.60 | 686.88 | 623.52 | 730.08 | 663.84 |
| 80 | 591.84 | 540.00 | 738.72 | 672.48 | 781.92 | 709.92 |
| 81 | 648.00 | 594.72 | 797.76 | 724.32 | 838.08 | 760.32 |
| 82 | 712.80 | 655.20 | 864.00 | 786.24 | 902.88 | 816.48 |
| 83 | 784.80 | 720.00 | 940.32 | 856.80 | 973.44 | 879.84 |
| 84 | 866.88 | 794.88 | 1,031.04 | 938.88 | 1,056.96 | 957.60 |
| 85 | 944.64 | 868.32 | 1,124.64 | 1,020.96 | 1,153.44 | 1,042.56 |
| 86 | 1,031.04 | 946.08 | 1,225.44 | 1,113.12 | 1,255.68 | 1,136.16 |
| 87 | 1,124.64 | 1,032.48 | 1,336.32 | 1,213.92 | 1,369.44 | 1,238.40 |
| 88 | 1,225.44 | 1,126.08 | 1,457.28 | 1,321.92 | 1,493.28 | 1,349.28 |
| 89 | 1,336.32 | 1,226.88 | 1,588.32 | 1,441.44 | 1,625.76 | 1,471.68 |
| 90 | 1,457.28 | 1,337.76 | 1,729.44 | 1,572.48 | 1,772.64 | 1,602.72 |
| 91 | 1,588.32 | 1,458.72 | 1,886.40 | 1,713.60 | 1,933.92 | 1,748.16 |
| 92 | 1,729.44 | 1,589.76 | 2,056.32 | 1,869.12 | 2,106.72 | 1,906.56 |
| 93 | 1,886.40 | 1,732.32 | 2,240.64 | 2,036.16 | 2,295.36 | 2,077.92 |
| 94 | 2,056.32 | 1,887.84 | 2,442.24 | 2,219.04 | 2,501.28 | 2,263.68 |

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
4,380 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 51.84 | 48.96 | 76.32 | 70.56 | 106.56 | 100.80 |
| 25-29 | 54.72 | 51.84 | 82.08 | 76.32 | 115.20 | 108.00 |
| 30-34 | 60.48 | 56.16 | 89.28 | 82.08 | 125.28 | 116.64 |
| 35-39 | 64.80 | 61.92 | 96.48 | 89.28 | 135.36 | 125.28 |
| 40-44 | 70.56 | 64.80 | 103.68 | 96.48 | 144.00 | 136.80 |
| 45 | 70.56 | 64.80 | 103.68 | 96.48 | 144.00 | 136.80 |
| 46 | 72.00 | 66.24 | 106.56 | 97.92 | 148.32 | 138.24 |
| 47 | 73.44 | 69.12 | 108.00 | 100.80 | 149.76 | 139.68 |
| 48 | 74.88 | 69.12 | 110.88 | 102.24 | 152.64 | 144.00 |
| 49 | 76.32 | 70.56 | 113.76 | 103.68 | 154.08 | 144.00 |
| 50 | 76.32 | 70.56 | 115.20 | 106.56 | 156.96 | 146.88 |
| 51 | 77.76 | 72.00 | 118.08 | 109.44 | 159.84 | 149.76 |
| 52 | 80.64 | 74.88 | 120.96 | 113.76 | 165.60 | 155.52 |
| 53 | 83.52 | 76.32 | 128.16 | 119.52 | 169.92 | 158.40 |
| 54 | 87.84 | 83.52 | 135.36 | 126.72 | 177.12 | 165.60 |
| 55 | 95.04 | 87.84 | 144.00 | 136.80 | 184.32 | 172.80 |
| 56 | 99.36 | 93.60 | 152.64 | 142.56 | 192.96 | 181.44 |
| 57 | 106.56 | 97.92 | 162.72 | 152.64 | 205.92 | 191.52 |
| 58 | 113.76 | 106.56 | 175.68 | 162.72 | 217.44 | 203.04 |
| 59 | 120.96 | 113.76 | 190.08 | 178.56 | 231.84 | 214.56 |
| 60 | 131.04 | 119.52 | 203.04 | 190.08 | 247.68 | 230.40 |
| 61 | 141.12 | 129.60 | 217.44 | 203.04 | 264.96 | 244.80 |
| 62 | 151.20 | 139.68 | 233.28 | 217.44 | 280.80 | 262.08 |
| 63 | 162.72 | 149.76 | 246.24 | 231.84 | 300.96 | 279.36 |
| 64 | 175.68 | 162.72 | 260.64 | 243.36 | 321.12 | 298.08 |
| 65 | 187.20 | 174.24 | 276.48 | 257.76 | 341.28 | 316.80 |
| 66 | 203.04 | 187.20 | 293.76 | 275.04 | 364.32 | 338.40 |
| 67 | 221.76 | 204.48 | 319.68 | 298.08 | 390.24 | 364.32 |
| 68 | 247.68 | 228.96 | 355.68 | 331.20 | 426.24 | 397.44 |
| 69 | 273.60 | 254.88 | 396.00 | 368.64 | 465.12 | 432.00 |
| 70 | 303.84 | 282.24 | 443.52 | 413.28 | 508.32 | 472.32 |
| 71 | 336.96 | 313.92 | 493.92 | 457.92 | 552.96 | 512.64 |
| 72 | 377.28 | 349.92 | 544.32 | 506.88 | 603.36 | 558.72 |
| 73 | 417.60 | 384.48 | 596.16 | 552.96 | 655.20 | 609.12 |
| 74 | 462.24 | 427.68 | 652.32 | 603.36 | 715.68 | 665.28 |
| 75 | 509.76 | 469.44 | 711.36 | 660.96 | 779.04 | 724.32 |
| 76 | 561.60 | 518.40 | 774.72 | 718.56 | 843.84 | 786.24 |
| 77 | 620.64 | 574.56 | 848.16 | 789.12 | 923.04 | 859.68 |
| 78 | 678.24 | 627.84 | 924.48 | 859.68 | 995.04 | 930.24 |
| 79 | 735.84 | 684.00 | 999.36 | 931.68 | 1,071.36 | 997.92 |
| 80 | 796.32 | 740.16 | 1,082.88 | 1,009.44 | 1,150.56 | 1,071.36 |
| 81 | 866.88 | 806.40 | 1,172.16 | 1,095.84 | 1,235.52 | 1,153.44 |
| 82 | 948.96 | 881.28 | 1,274.40 | 1,193.76 | 1,333.44 | 1,245.60 |
| 83 | 1,041.12 | 969.12 | 1,391.04 | 1,301.76 | 1,442.88 | 1,347.84 |
| 84 | 1,153.44 | 1,071.36 | 1,526.40 | 1,427.04 | 1,568.16 | 1,465.92 |
| 85 | 1,257.12 | 1,169.28 | 1,663.20 | 1,556.64 | 1,709.28 | 1,598.40 |
| 86 | 1,370.88 | 1,274.40 | 1,814.40 | 1,697.76 | 1,863.36 | 1,742.40 |
| 87 | 1,494.72 | 1,391.04 | 1,977.12 | 1,850.40 | 2,030.40 | 1,899.36 |
| 88 | 1,628.64 | 1,514.88 | 2,154.24 | 2,016.00 | 2,213.28 | 2,070.72 |
| 89 | 1,775.52 | 1,650.24 | 2,348.64 | 2,198.88 | 2,412.00 | 2,256.48 |
| 90 | 1,935.36 | 1,800.00 | 2,561.76 | 2,394.72 | 2,629.44 | 2,458.08 |
| 91 | 2,108.16 | 1,961.28 | 2,790.72 | 2,610.72 | 2,865.60 | 2,679.84 |
| 92 | 2,299.68 | 2,139.84 | 3,042.72 | 2,845.44 | 3,123.36 | 2,923.20 |
| 93 | 2,505.60 | 2,332.80 | 3,316.32 | 3,101.76 | 3,404.16 | 3,186.72 |
| 94 | 2,731.68 | 2,541.60 | 3,614.40 | 3,381.12 | 3,710.88 | 3,474.72 |

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
2,920 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 41.76 | 40.32 | 64.80 | 61.92 | 92.16 | 86.40 |
| 25-29 | 46.08 | 41.76 | 69.12 | 64.80 | 99.36 | 93.60 |
| 30-34 | 50.40 | 46.08 | 74.88 | 72.00 | 106.56 | 100.80 |
| 35-39 | 54.72 | 48.96 | 80.64 | 76.32 | 115.20 | 106.56 |
| 40-44 | 60.48 | 53.28 | 86.40 | 82.08 | 125.28 | 116.64 |
| 45 | 60.48 | 53.28 | 86.40 | 82.08 | 125.28 | 116.64 |
| 46 | 60.48 | 53.28 | 87.84 | 84.96 | 125.28 | 118.08 |
| 47 | 61.92 | 54.72 | 90.72 | 86.40 | 128.16 | 119.52 |
| 48 | 61.92 | 54.72 | 92.16 | 86.40 | 129.60 | 123.84 |
| 49 | 61.92 | 54.72 | 93.60 | 86.40 | 129.60 | 123.84 |
| 50 | 63.36 | 57.60 | 95.04 | 89.28 | 132.48 | 125.28 |
| 51 | 64.80 | 57.60 | 96.48 | 92.16 | 136.80 | 126.72 |
| 52 | 67.68 | 61.92 | 102.24 | 95.04 | 138.24 | 128.16 |
| 53 | 70.56 | 64.80 | 106.56 | 99.36 | 142.56 | 132.48 |
| 54 | 74.88 | 67.68 | 110.88 | 103.68 | 149.76 | 138.24 |
| 55 | 77.76 | 73.44 | 119.52 | 109.44 | 152.64 | 141.12 |
| 56 | 82.08 | 74.88 | 126.72 | 118.08 | 161.28 | 148.32 |
| 57 | 86.40 | 82.08 | 136.80 | 125.28 | 171.36 | 156.96 |
| 58 | 95.04 | 86.40 | 144.00 | 132.48 | 180.00 | 164.16 |
| 59 | 102.24 | 93.60 | 154.08 | 142.56 | 192.96 | 175.68 |
| 60 | 108.00 | 99.36 | 169.92 | 154.08 | 205.92 | 188.64 |
| 61 | 118.08 | 108.00 | 181.44 | 164.16 | 218.88 | 203.04 |
| 62 | 128.16 | 118.08 | 194.40 | 180.00 | 236.16 | 216.00 |
| 63 | 136.80 | 123.84 | 208.80 | 191.52 | 250.56 | 227.52 |
| 64 | 145.44 | 132.48 | 221.76 | 205.92 | 263.52 | 241.92 |
| 65 | 154.08 | 141.12 | 237.60 | 218.88 | 279.36 | 254.88 |
| 66 | 167.04 | 152.64 | 253.44 | 236.16 | 296.64 | 270.72 |
| 67 | 182.88 | 167.04 | 273.60 | 254.88 | 319.68 | 292.32 |
| 68 | 203.04 | 185.76 | 303.84 | 280.80 | 349.92 | 318.24 |
| 69 | 226.08 | 207.36 | 334.08 | 308.16 | 383.04 | 351.36 |
| 70 | 250.56 | 230.40 | 371.52 | 341.28 | 421.92 | 384.48 |
| 71 | 280.80 | 257.76 | 408.96 | 375.84 | 457.92 | 421.92 |
| 72 | 312.48 | 286.56 | 450.72 | 411.84 | 501.12 | 463.68 |
| 73 | 345.60 | 319.68 | 493.92 | 450.72 | 548.64 | 505.44 |
| 74 | 383.04 | 352.80 | 537.12 | 492.48 | 597.60 | 551.52 |
| 75 | 424.80 | 391.68 | 586.08 | 538.56 | 650.88 | 599.04 |
| 76 | 470.88 | 433.44 | 640.80 | 587.52 | 708.48 | 648.00 |
| 77 | 521.28 | 479.52 | 704.16 | 648.00 | 774.72 | 711.36 |
| 78 | 573.12 | 527.04 | 767.52 | 707.04 | 836.64 | 768.96 |
| 79 | 626.40 | 577.44 | 832.32 | 767.52 | 902.88 | 829.44 |
| 80 | 682.56 | 627.84 | 904.32 | 833.76 | 973.44 | 892.80 |
| 81 | 745.92 | 686.88 | 983.52 | 908.64 | 1,046.88 | 964.80 |
| 82 | 819.36 | 754.56 | 1,071.36 | 990.72 | 1,131.84 | 1,042.56 |
| 83 | 902.88 | 830.88 | 1,170.72 | 1,081.44 | 1,228.32 | 1,131.84 |
| 84 | 1,003.68 | 923.04 | 1,281.60 | 1,186.56 | 1,337.76 | 1,232.64 |
| 85 | 1,092.96 | 1,005.12 | 1,396.80 | 1,293.12 | 1,458.72 | 1,344.96 |
| 86 | 1,192.32 | 1,097.28 | 1,523.52 | 1,409.76 | 1,589.76 | 1,465.92 |
| 87 | 1,300.32 | 1,196.64 | 1,660.32 | 1,536.48 | 1,732.32 | 1,598.40 |
| 88 | 1,415.52 | 1,304.64 | 1,808.64 | 1,676.16 | 1,889.28 | 1,740.96 |
| 89 | 1,543.68 | 1,422.72 | 1,971.36 | 1,827.36 | 2,060.64 | 1,896.48 |
| 90 | 1,681.92 | 1,549.44 | 2,149.92 | 1,990.08 | 2,244.96 | 2,067.84 |
| 91 | 1,834.56 | 1,687.68 | 2,342.88 | 2,170.08 | 2,448.00 | 2,255.04 |
| 92 | 2,000.16 | 1,840.32 | 2,551.68 | 2,364.48 | 2,666.88 | 2,456.64 |
| 93 | 2,178.72 | 2,005.92 | 2,782.08 | 2,576.16 | 2,907.36 | 2,679.84 |
| 94 | 2,376.00 | 2,185.92 | 3,034.08 | 2,808.00 | 3,170.88 | 2,918.88 |

Appendix A

Genworth Life Insurance Company
 Current-Year Premiums
 Base
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 2,190 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 40.32 | 37.44 | 59.04 | 54.72 | 84.96 | 79.20 |
| 25-29 | 43.20 | 40.32 | 64.80 | 59.04 | 92.16 | 84.96 |
| 30-34 | 46.08 | 43.20 | 69.12 | 64.80 | 99.36 | 92.16 |
| 35-39 | 50.40 | 46.08 | 76.32 | 69.12 | 108.00 | 99.36 |
| 40-44 | 54.72 | 50.40 | 82.08 | 76.32 | 113.76 | 108.00 |
| 45 | 54.72 | 50.40 | 82.08 | 76.32 | 113.76 | 108.00 |
| 46 | 57.60 | 50.40 | 82.08 | 77.76 | 116.64 | 109.44 |
| 47 | 59.04 | 53.28 | 84.96 | 79.20 | 120.96 | 110.88 |
| 48 | 59.04 | 53.28 | 84.96 | 79.20 | 120.96 | 110.88 |
| 49 | 59.04 | 53.28 | 86.40 | 80.64 | 122.40 | 112.32 |
| 50 | 60.48 | 54.72 | 89.28 | 82.08 | 123.84 | 113.76 |
| 51 | 61.92 | 54.72 | 90.72 | 83.52 | 125.28 | 115.20 |
| 52 | 64.80 | 57.60 | 93.60 | 87.84 | 129.60 | 120.96 |
| 53 | 67.68 | 59.04 | 99.36 | 92.16 | 132.48 | 122.40 |
| 54 | 72.00 | 61.92 | 105.12 | 97.92 | 138.24 | 126.72 |
| 55 | 73.44 | 66.24 | 112.32 | 102.24 | 145.44 | 129.60 |
| 56 | 77.76 | 70.56 | 118.08 | 109.44 | 149.76 | 138.24 |
| 57 | 82.08 | 76.32 | 126.72 | 116.64 | 158.40 | 146.88 |
| 58 | 93.60 | 80.64 | 136.80 | 125.28 | 168.48 | 151.20 |
| 59 | 96.48 | 87.84 | 146.88 | 133.92 | 180.00 | 162.72 |
| 60 | 102.24 | 93.60 | 155.52 | 141.12 | 192.96 | 174.24 |
| 61 | 112.32 | 102.24 | 168.48 | 151.20 | 207.36 | 187.20 |
| 62 | 122.40 | 109.44 | 181.44 | 164.16 | 217.44 | 197.28 |
| 63 | 129.60 | 119.52 | 192.96 | 177.12 | 233.28 | 211.68 |
| 64 | 138.24 | 126.72 | 207.36 | 188.64 | 246.24 | 223.20 |
| 65 | 146.88 | 135.36 | 220.32 | 201.60 | 262.08 | 239.04 |
| 66 | 158.40 | 145.44 | 239.04 | 218.88 | 276.48 | 253.44 |
| 67 | 174.24 | 158.40 | 257.76 | 237.60 | 298.08 | 270.72 |
| 68 | 192.96 | 175.68 | 283.68 | 259.20 | 324.00 | 296.64 |
| 69 | 214.56 | 195.84 | 312.48 | 285.12 | 355.68 | 325.44 |
| 70 | 237.60 | 218.88 | 342.72 | 313.92 | 390.24 | 357.12 |
| 71 | 266.40 | 243.36 | 377.28 | 345.60 | 426.24 | 390.24 |
| 72 | 296.64 | 270.72 | 414.72 | 378.72 | 466.56 | 427.68 |
| 73 | 328.32 | 298.08 | 455.04 | 414.72 | 506.88 | 466.56 |
| 74 | 364.32 | 331.20 | 496.80 | 455.04 | 554.40 | 508.32 |
| 75 | 403.20 | 365.76 | 544.32 | 496.80 | 603.36 | 552.96 |
| 76 | 447.84 | 400.32 | 593.28 | 542.88 | 650.88 | 599.04 |
| 77 | 495.36 | 447.84 | 653.76 | 597.60 | 715.68 | 655.20 |
| 78 | 544.32 | 491.04 | 709.92 | 650.88 | 771.84 | 708.48 |
| 79 | 594.72 | 538.56 | 770.40 | 708.48 | 829.44 | 761.76 |
| 80 | 648.00 | 588.96 | 835.20 | 766.08 | 891.36 | 817.92 |
| 81 | 708.48 | 645.12 | 905.76 | 833.76 | 960.48 | 881.28 |
| 82 | 779.04 | 708.48 | 984.96 | 905.76 | 1,036.80 | 948.96 |
| 83 | 858.24 | 781.92 | 1,074.24 | 987.84 | 1,123.20 | 1,029.60 |
| 84 | 953.28 | 865.44 | 1,177.92 | 1,084.32 | 1,221.12 | 1,120.32 |
| 85 | 1,038.24 | 943.20 | 1,283.04 | 1,182.24 | 1,332.00 | 1,219.68 |
| 86 | 1,133.28 | 1,028.16 | 1,398.24 | 1,288.80 | 1,451.52 | 1,330.56 |
| 87 | 1,235.52 | 1,121.76 | 1,523.52 | 1,405.44 | 1,584.00 | 1,450.08 |
| 88 | 1,344.96 | 1,221.12 | 1,661.76 | 1,532.16 | 1,726.56 | 1,582.56 |
| 89 | 1,465.92 | 1,332.00 | 1,810.08 | 1,670.40 | 1,882.08 | 1,723.68 |
| 90 | 1,598.40 | 1,451.52 | 1,972.80 | 1,821.60 | 2,050.56 | 1,877.76 |
| 91 | 1,742.40 | 1,584.00 | 2,151.36 | 1,985.76 | 2,236.32 | 2,047.68 |
| 92 | 1,900.80 | 1,726.56 | 2,345.76 | 2,162.88 | 2,437.92 | 2,232.00 |
| 93 | 2,069.28 | 1,882.08 | 2,556.00 | 2,357.28 | 2,656.80 | 2,433.60 |
| 94 | 2,257.92 | 2,050.56 | 2,786.40 | 2,570.40 | 2,895.84 | 2,652.48 |

Appendix A

Genworth Life Insurance Company
 Current-Year Premiums
 Base
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 1,460 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 34.56 | 31.68 | 47.52 | 44.64 | 70.56 | 61.92 |
| 25-29 | 38.88 | 33.12 | 51.84 | 47.52 | 74.88 | 69.12 |
| 30-34 | 43.20 | 37.44 | 57.60 | 51.84 | 82.08 | 73.44 |
| 35-39 | 44.64 | 40.32 | 60.48 | 56.16 | 87.84 | 77.76 |
| 40-44 | 47.52 | 43.20 | 67.68 | 60.48 | 95.04 | 84.96 |
| 45 | 47.52 | 43.20 | 67.68 | 60.48 | 95.04 | 84.96 |
| 46 | 47.52 | 44.64 | 69.12 | 60.48 | 96.48 | 86.40 |
| 47 | 48.96 | 44.64 | 70.56 | 61.92 | 97.92 | 87.84 |
| 48 | 48.96 | 44.64 | 72.00 | 63.36 | 99.36 | 90.72 |
| 49 | 51.84 | 46.08 | 72.00 | 63.36 | 99.36 | 90.72 |
| 50 | 51.84 | 47.52 | 74.88 | 67.68 | 103.68 | 93.60 |
| 51 | 51.84 | 47.52 | 76.32 | 69.12 | 103.68 | 93.60 |
| 52 | 53.28 | 48.96 | 77.76 | 72.00 | 106.56 | 96.48 |
| 53 | 56.16 | 50.40 | 83.52 | 76.32 | 110.88 | 99.36 |
| 54 | 59.04 | 51.84 | 87.84 | 79.20 | 115.20 | 103.68 |
| 55 | 61.92 | 57.60 | 93.60 | 84.96 | 119.52 | 109.44 |
| 56 | 63.36 | 59.04 | 97.92 | 89.28 | 123.84 | 110.88 |
| 57 | 70.56 | 60.48 | 108.00 | 96.48 | 132.48 | 119.52 |
| 58 | 74.88 | 64.80 | 112.32 | 105.12 | 142.56 | 128.16 |
| 59 | 82.08 | 73.44 | 120.96 | 109.44 | 148.32 | 133.92 |
| 60 | 87.84 | 80.64 | 131.04 | 118.08 | 159.84 | 145.44 |
| 61 | 95.04 | 86.40 | 138.24 | 125.28 | 171.36 | 156.96 |
| 62 | 106.56 | 95.04 | 148.32 | 133.92 | 181.44 | 164.16 |
| 63 | 110.88 | 102.24 | 161.28 | 145.44 | 194.40 | 177.12 |
| 64 | 119.52 | 109.44 | 174.24 | 156.96 | 204.48 | 185.76 |
| 65 | 126.72 | 115.20 | 185.76 | 167.04 | 218.88 | 197.28 |
| 66 | 136.80 | 126.72 | 200.16 | 181.44 | 231.84 | 210.24 |
| 67 | 148.32 | 135.36 | 216.00 | 195.84 | 249.12 | 228.96 |
| 68 | 164.16 | 149.76 | 236.16 | 213.12 | 272.16 | 247.68 |
| 69 | 182.88 | 167.04 | 260.64 | 234.72 | 298.08 | 269.28 |
| 70 | 205.92 | 187.20 | 282.24 | 257.76 | 324.00 | 292.32 |
| 71 | 226.08 | 208.80 | 308.16 | 279.36 | 352.80 | 319.68 |
| 72 | 252.00 | 230.40 | 338.40 | 308.16 | 385.92 | 347.04 |
| 73 | 277.92 | 253.44 | 371.52 | 338.40 | 419.04 | 380.16 |
| 74 | 305.28 | 277.92 | 410.40 | 371.52 | 455.04 | 414.72 |
| 75 | 336.96 | 303.84 | 452.16 | 408.96 | 492.48 | 450.72 |
| 76 | 368.64 | 334.08 | 492.48 | 447.84 | 537.12 | 489.60 |
| 77 | 411.84 | 371.52 | 540.00 | 491.04 | 581.76 | 532.80 |
| 78 | 453.60 | 410.40 | 587.52 | 532.80 | 626.40 | 574.56 |
| 79 | 496.80 | 452.16 | 633.60 | 574.56 | 673.92 | 612.00 |
| 80 | 545.76 | 498.24 | 681.12 | 620.64 | 721.44 | 655.20 |
| 81 | 597.60 | 548.64 | 735.84 | 668.16 | 773.28 | 701.28 |
| 82 | 658.08 | 604.80 | 797.76 | 725.76 | 832.32 | 753.12 |
| 83 | 724.32 | 663.84 | 866.88 | 790.56 | 898.56 | 812.16 |
| 84 | 799.20 | 732.96 | 951.84 | 865.44 | 974.88 | 882.72 |
| 85 | 871.20 | 800.64 | 1,036.80 | 941.76 | 1,064.16 | 961.92 |
| 86 | 951.84 | 872.64 | 1,130.40 | 1,026.72 | 1,157.76 | 1,048.32 |
| 87 | 1,036.80 | 951.84 | 1,232.64 | 1,120.32 | 1,262.88 | 1,141.92 |
| 88 | 1,130.40 | 1,038.24 | 1,344.96 | 1,219.68 | 1,378.08 | 1,244.16 |
| 89 | 1,232.64 | 1,131.84 | 1,465.92 | 1,329.12 | 1,500.48 | 1,357.92 |
| 90 | 1,344.96 | 1,234.08 | 1,595.52 | 1,450.08 | 1,635.84 | 1,478.88 |
| 91 | 1,465.92 | 1,344.96 | 1,739.52 | 1,581.12 | 1,784.16 | 1,612.80 |
| 92 | 1,595.52 | 1,465.92 | 1,896.48 | 1,723.68 | 1,944.00 | 1,758.24 |
| 93 | 1,739.52 | 1,598.40 | 2,066.40 | 1,877.76 | 2,116.80 | 1,916.64 |
| 94 | 1,896.48 | 1,740.96 | 2,253.60 | 2,047.68 | 2,306.88 | 2,088.00 |

Appendix A

Genworth Life Insurance Company
 Current-Year Premiums
 Base
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 1,095 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 31.68 | 28.80 | 46.08 | 43.20 | 66.24 | 60.48 |
| 25-29 | 34.56 | 31.68 | 50.40 | 46.08 | 70.56 | 66.24 |
| 30-34 | 36.00 | 34.56 | 53.28 | 50.40 | 76.32 | 70.56 |
| 35-39 | 38.88 | 36.00 | 59.04 | 53.28 | 83.52 | 76.32 |
| 40-44 | 43.20 | 38.88 | 63.36 | 59.04 | 87.84 | 83.52 |
| 45 | 43.20 | 38.88 | 63.36 | 59.04 | 87.84 | 83.52 |
| 46 | 46.08 | 40.32 | 64.80 | 59.04 | 90.72 | 84.96 |
| 47 | 47.52 | 41.76 | 66.24 | 60.48 | 93.60 | 84.96 |
| 48 | 47.52 | 41.76 | 66.24 | 61.92 | 93.60 | 86.40 |
| 49 | 48.96 | 41.76 | 67.68 | 61.92 | 95.04 | 87.84 |
| 50 | 50.40 | 43.20 | 69.12 | 64.80 | 96.48 | 87.84 |
| 51 | 50.40 | 44.64 | 70.56 | 64.80 | 97.92 | 89.28 |
| 52 | 51.84 | 44.64 | 73.44 | 67.68 | 100.80 | 93.60 |
| 53 | 54.72 | 46.08 | 76.32 | 70.56 | 103.68 | 95.04 |
| 54 | 56.16 | 47.52 | 82.08 | 76.32 | 106.56 | 97.92 |
| 55 | 60.48 | 51.84 | 87.84 | 79.20 | 112.32 | 100.80 |
| 56 | 61.92 | 54.72 | 90.72 | 84.96 | 116.64 | 106.56 |
| 57 | 69.12 | 59.04 | 97.92 | 90.72 | 123.84 | 113.76 |
| 58 | 73.44 | 61.92 | 106.56 | 97.92 | 131.04 | 118.08 |
| 59 | 79.20 | 67.68 | 113.76 | 103.68 | 139.68 | 126.72 |
| 60 | 86.40 | 73.44 | 120.96 | 109.44 | 149.76 | 135.36 |
| 61 | 90.72 | 79.20 | 131.04 | 118.08 | 159.84 | 145.44 |
| 62 | 99.36 | 84.96 | 141.12 | 126.72 | 168.48 | 154.08 |
| 63 | 106.56 | 92.16 | 149.76 | 136.80 | 181.44 | 164.16 |
| 64 | 115.20 | 97.92 | 161.28 | 146.88 | 190.08 | 172.80 |
| 65 | 122.40 | 105.12 | 171.36 | 156.96 | 203.04 | 185.76 |
| 66 | 132.48 | 112.32 | 185.76 | 169.92 | 214.56 | 195.84 |
| 67 | 144.00 | 123.84 | 200.16 | 184.32 | 231.84 | 210.24 |
| 68 | 159.84 | 136.80 | 220.32 | 201.60 | 252.00 | 230.40 |
| 69 | 178.56 | 151.20 | 241.92 | 221.76 | 276.48 | 253.44 |
| 70 | 197.28 | 169.92 | 266.40 | 243.36 | 303.84 | 276.48 |
| 71 | 220.32 | 188.64 | 292.32 | 267.84 | 331.20 | 302.40 |
| 72 | 244.80 | 210.24 | 321.12 | 293.76 | 361.44 | 331.20 |
| 73 | 270.72 | 231.84 | 352.80 | 321.12 | 393.12 | 361.44 |
| 74 | 299.52 | 256.32 | 385.92 | 352.80 | 429.12 | 394.56 |
| 75 | 331.20 | 283.68 | 423.36 | 385.92 | 468.00 | 429.12 |
| 76 | 364.32 | 311.04 | 460.80 | 420.48 | 505.44 | 465.12 |
| 77 | 404.64 | 347.04 | 506.88 | 463.68 | 554.40 | 508.32 |
| 78 | 447.84 | 381.60 | 551.52 | 505.44 | 599.04 | 548.64 |
| 79 | 486.72 | 417.60 | 597.60 | 548.64 | 643.68 | 590.40 |
| 80 | 531.36 | 456.48 | 648.00 | 594.72 | 692.64 | 635.04 |
| 81 | 583.20 | 501.12 | 702.72 | 646.56 | 745.92 | 684.00 |
| 82 | 639.36 | 550.08 | 764.64 | 702.72 | 804.96 | 737.28 |
| 83 | 705.60 | 606.24 | 832.32 | 767.52 | 871.20 | 799.20 |
| 84 | 781.92 | 671.04 | 914.40 | 842.40 | 947.52 | 868.32 |
| 85 | 852.48 | 731.52 | 995.04 | 917.28 | 1,033.92 | 946.08 |
| 86 | 928.80 | 797.76 | 1,084.32 | 1,000.80 | 1,126.08 | 1,032.48 |
| 87 | 1,010.88 | 869.76 | 1,182.24 | 1,090.08 | 1,228.32 | 1,126.08 |
| 88 | 1,101.60 | 947.52 | 1,288.80 | 1,189.44 | 1,339.20 | 1,228.32 |
| 89 | 1,200.96 | 1,033.92 | 1,404.00 | 1,296.00 | 1,460.16 | 1,337.76 |
| 90 | 1,308.96 | 1,126.08 | 1,530.72 | 1,412.64 | 1,591.20 | 1,457.28 |
| 91 | 1,425.60 | 1,228.32 | 1,668.96 | 1,540.80 | 1,735.20 | 1,589.76 |
| 92 | 1,553.76 | 1,339.20 | 1,820.16 | 1,679.04 | 1,892.16 | 1,732.32 |
| 93 | 1,693.44 | 1,460.16 | 1,982.88 | 1,828.80 | 2,062.08 | 1,887.84 |
| 94 | 1,846.08 | 1,591.20 | 2,161.44 | 1,994.40 | 2,247.84 | 2,057.76 |

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

| Issue Age | Individual Lifetime Benefit Period | | | | | |
|-----------|------------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
| | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 25.60 | 22.40 | 36.80 | 33.60 | 51.20 | 48.00 |
| 25-29 | 27.20 | 25.60 | 40.00 | 36.80 | 56.00 | 51.20 |
| 30-34 | 28.80 | 27.20 | 43.20 | 40.00 | 59.20 | 56.00 |
| 35-39 | 32.00 | 30.40 | 46.40 | 43.20 | 64.00 | 59.20 |
| 40-44 | 33.60 | 32.00 | 51.20 | 46.40 | 68.80 | 64.00 |
| 45 | 33.60 | 32.00 | 51.20 | 46.40 | 68.80 | 64.00 |
| 46 | 35.20 | 32.00 | 51.20 | 46.40 | 70.40 | 65.60 |
| 47 | 35.20 | 33.60 | 52.80 | 48.00 | 72.00 | 67.20 |
| 48 | 35.20 | 33.60 | 52.80 | 48.00 | 73.60 | 68.80 |
| 49 | 36.80 | 35.20 | 54.40 | 49.60 | 73.60 | 68.80 |
| 50 | 36.80 | 35.20 | 56.00 | 51.20 | 75.20 | 70.40 |
| 51 | 38.40 | 36.80 | 57.60 | 52.80 | 76.80 | 70.40 |
| 52 | 40.00 | 36.80 | 59.20 | 54.40 | 78.40 | 73.60 |
| 53 | 41.60 | 38.40 | 62.40 | 57.60 | 81.60 | 76.80 |
| 54 | 43.20 | 40.00 | 65.60 | 60.80 | 84.80 | 80.00 |
| 55 | 44.80 | 43.20 | 70.40 | 65.60 | 89.60 | 83.20 |
| 56 | 48.00 | 44.80 | 75.20 | 70.40 | 94.40 | 88.00 |
| 57 | 52.80 | 48.00 | 80.00 | 75.20 | 100.80 | 92.80 |
| 58 | 54.40 | 51.20 | 86.40 | 81.60 | 105.60 | 99.20 |
| 59 | 59.20 | 56.00 | 92.80 | 88.00 | 112.00 | 105.60 |
| 60 | 62.40 | 57.60 | 97.60 | 92.80 | 118.40 | 112.00 |
| 61 | 68.80 | 62.40 | 105.60 | 100.80 | 128.00 | 118.40 |
| 62 | 73.60 | 68.80 | 112.00 | 107.20 | 136.00 | 128.00 |
| 63 | 80.00 | 73.60 | 118.40 | 112.00 | 145.60 | 137.60 |
| 64 | 84.80 | 78.40 | 124.80 | 118.40 | 155.20 | 147.20 |
| 65 | 91.20 | 84.80 | 131.20 | 123.20 | 166.40 | 156.80 |
| 66 | 96.00 | 89.60 | 134.40 | 126.40 | 172.80 | 163.20 |
| 67 | 100.80 | 94.40 | 140.80 | 132.80 | 179.20 | 169.60 |
| 68 | 108.80 | 100.80 | 152.00 | 142.40 | 187.20 | 176.00 |
| 69 | 115.20 | 108.80 | 163.20 | 153.60 | 196.80 | 184.00 |
| 70 | 124.80 | 115.20 | 177.60 | 168.00 | 206.40 | 192.00 |
| 71 | 131.20 | 123.20 | 190.40 | 179.20 | 214.40 | 198.40 |
| 72 | 139.20 | 129.60 | 201.60 | 188.80 | 224.00 | 208.00 |
| 73 | 147.20 | 137.60 | 212.80 | 200.00 | 232.00 | 216.00 |
| 74 | 155.20 | 145.60 | 222.40 | 208.00 | 241.60 | 225.60 |
| 75 | 164.80 | 152.00 | 230.40 | 216.00 | 249.60 | 235.20 |
| 76 | 171.20 | 158.40 | 238.40 | 222.40 | 257.60 | 243.20 |
| 77 | 179.20 | 166.40 | 248.00 | 232.00 | 265.60 | 251.20 |
| 78 | 184.00 | 171.20 | 252.80 | 236.80 | 270.40 | 256.00 |
| 79 | 185.60 | 174.40 | 257.60 | 241.60 | 273.60 | 257.60 |
| 80 | 188.80 | 176.00 | 260.80 | 244.80 | 275.20 | 259.20 |
| 81 | 204.80 | 192.00 | 281.60 | 265.60 | 294.40 | 278.40 |
| 82 | 222.40 | 209.60 | 305.60 | 289.60 | 318.40 | 299.20 |
| 83 | 244.80 | 230.40 | 334.40 | 315.20 | 344.00 | 323.20 |
| 84 | 270.40 | 252.80 | 366.40 | 345.60 | 372.80 | 352.00 |
| 85 | 294.40 | 276.80 | 400.00 | 377.60 | 406.40 | 384.00 |
| 86 | 321.60 | 300.80 | 435.20 | 411.20 | 443.20 | 417.60 |
| 87 | 350.40 | 328.00 | 475.20 | 448.00 | 483.20 | 456.00 |
| 88 | 382.40 | 356.80 | 518.40 | 488.00 | 526.40 | 497.60 |
| 89 | 416.00 | 388.80 | 564.80 | 532.80 | 574.40 | 542.40 |
| 90 | 454.40 | 424.00 | 616.00 | 580.80 | 625.60 | 590.40 |
| 91 | 494.40 | 462.40 | 670.40 | 632.00 | 681.60 | 643.20 |
| 92 | 539.20 | 504.00 | 731.20 | 689.60 | 744.00 | 700.80 |
| 93 | 587.20 | 550.40 | 796.80 | 752.00 | 811.20 | 764.80 |
| 94 | 640.00 | 600.00 | 868.80 | 819.20 | 883.20 | 833.60 |

Appendix A

Genworth Life Insurance Company
 Current-Year Premiums
 Nonforfeiture
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
 2,190 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 18.72 | 18.72 | 28.80 | 25.92 | 38.88 | 37.44 |
| 25-29 | 20.16 | 20.16 | 30.24 | 28.80 | 43.20 | 40.32 |
| 30-34 | 23.04 | 20.16 | 33.12 | 30.24 | 46.08 | 43.20 |
| 35-39 | 24.48 | 23.04 | 36.00 | 33.12 | 50.40 | 46.08 |
| 40-44 | 25.92 | 24.48 | 38.88 | 36.00 | 53.28 | 50.40 |
| 45 | 25.92 | 24.48 | 38.88 | 36.00 | 53.28 | 50.40 |
| 46 | 27.36 | 24.48 | 38.88 | 36.00 | 54.72 | 51.84 |
| 47 | 27.36 | 25.92 | 40.32 | 37.44 | 56.16 | 51.84 |
| 48 | 27.36 | 25.92 | 41.76 | 37.44 | 56.16 | 53.28 |
| 49 | 28.80 | 25.92 | 41.76 | 38.88 | 57.60 | 53.28 |
| 50 | 28.80 | 25.92 | 43.20 | 38.88 | 57.60 | 54.72 |
| 51 | 28.80 | 27.36 | 43.20 | 40.32 | 59.04 | 54.72 |
| 52 | 30.24 | 27.36 | 44.64 | 41.76 | 61.92 | 57.60 |
| 53 | 31.68 | 28.80 | 47.52 | 44.64 | 63.36 | 59.04 |
| 54 | 33.12 | 30.24 | 50.40 | 47.52 | 66.24 | 61.92 |
| 55 | 34.56 | 33.12 | 53.28 | 50.40 | 67.68 | 63.36 |
| 56 | 37.44 | 34.56 | 56.16 | 53.28 | 72.00 | 67.68 |
| 57 | 38.88 | 36.00 | 60.48 | 56.16 | 76.32 | 70.56 |
| 58 | 41.76 | 38.88 | 64.80 | 60.48 | 80.64 | 74.88 |
| 59 | 44.64 | 41.76 | 70.56 | 66.24 | 86.40 | 79.20 |
| 60 | 48.96 | 44.64 | 74.88 | 70.56 | 92.16 | 84.96 |
| 61 | 51.84 | 47.52 | 80.64 | 74.88 | 97.92 | 90.72 |
| 62 | 56.16 | 51.84 | 86.40 | 80.64 | 103.68 | 97.92 |
| 63 | 60.48 | 56.16 | 90.72 | 86.40 | 110.88 | 103.68 |
| 64 | 64.80 | 60.48 | 96.48 | 90.72 | 119.52 | 110.88 |
| 65 | 69.12 | 64.80 | 102.24 | 95.04 | 126.72 | 116.64 |
| 66 | 72.00 | 67.68 | 105.12 | 97.92 | 129.60 | 120.96 |
| 67 | 76.32 | 70.56 | 110.88 | 103.68 | 135.36 | 125.28 |
| 68 | 82.08 | 76.32 | 118.08 | 110.88 | 142.56 | 132.48 |
| 69 | 87.84 | 82.08 | 126.72 | 118.08 | 149.76 | 138.24 |
| 70 | 93.60 | 87.84 | 136.80 | 128.16 | 156.96 | 145.44 |
| 71 | 99.36 | 93.60 | 146.88 | 135.36 | 164.16 | 151.20 |
| 72 | 106.56 | 99.36 | 154.08 | 144.00 | 171.36 | 158.40 |
| 73 | 113.76 | 105.12 | 161.28 | 149.76 | 178.56 | 165.60 |
| 74 | 119.52 | 110.88 | 168.48 | 156.96 | 185.76 | 172.80 |
| 75 | 125.28 | 116.64 | 175.68 | 162.72 | 192.96 | 178.56 |
| 76 | 131.04 | 120.96 | 181.44 | 168.48 | 198.72 | 184.32 |
| 77 | 138.24 | 128.16 | 188.64 | 175.68 | 204.48 | 191.52 |
| 78 | 142.56 | 131.04 | 194.40 | 180.00 | 208.80 | 194.40 |
| 79 | 145.44 | 135.36 | 197.28 | 184.32 | 211.68 | 197.28 |
| 80 | 146.88 | 136.80 | 200.16 | 187.20 | 213.12 | 198.72 |
| 81 | 159.84 | 149.76 | 217.44 | 203.04 | 228.96 | 213.12 |
| 82 | 175.68 | 162.72 | 236.16 | 220.32 | 246.24 | 230.40 |
| 83 | 192.96 | 180.00 | 257.76 | 240.48 | 267.84 | 249.12 |
| 84 | 213.12 | 198.72 | 282.24 | 264.96 | 290.88 | 272.16 |
| 85 | 233.28 | 216.00 | 308.16 | 288.00 | 316.80 | 296.64 |
| 86 | 253.44 | 236.16 | 335.52 | 313.92 | 345.60 | 322.56 |
| 87 | 276.48 | 257.76 | 365.76 | 342.72 | 375.84 | 351.36 |
| 88 | 300.96 | 280.80 | 398.88 | 372.96 | 410.40 | 383.04 |
| 89 | 328.32 | 305.28 | 434.88 | 407.52 | 446.40 | 417.60 |
| 90 | 358.56 | 332.64 | 473.76 | 443.52 | 486.72 | 455.04 |
| 91 | 390.24 | 362.88 | 516.96 | 483.84 | 531.36 | 496.80 |
| 92 | 426.24 | 396.00 | 563.04 | 527.04 | 578.88 | 541.44 |
| 93 | 463.68 | 432.00 | 613.44 | 574.56 | 630.72 | 590.40 |
| 94 | 505.44 | 470.88 | 669.60 | 626.40 | 686.88 | 643.68 |

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
1,460 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 15.84 | 14.40 | 24.48 | 23.04 | 33.12 | 31.68 |
| 25-29 | 17.28 | 15.84 | 25.92 | 24.48 | 36.00 | 34.56 |
| 30-34 | 18.72 | 17.28 | 27.36 | 25.92 | 38.88 | 37.44 |
| 35-39 | 20.16 | 18.72 | 30.24 | 28.80 | 41.76 | 38.88 |
| 40-44 | 21.60 | 20.16 | 31.68 | 30.24 | 46.08 | 43.20 |
| 45 | 21.60 | 20.16 | 31.68 | 30.24 | 46.08 | 43.20 |
| 46 | 21.60 | 20.16 | 33.12 | 31.68 | 46.08 | 43.20 |
| 47 | 23.04 | 20.16 | 33.12 | 31.68 | 47.52 | 44.64 |
| 48 | 23.04 | 20.16 | 33.12 | 31.68 | 47.52 | 46.08 |
| 49 | 23.04 | 20.16 | 34.56 | 31.68 | 47.52 | 46.08 |
| 50 | 23.04 | 21.60 | 34.56 | 33.12 | 48.96 | 46.08 |
| 51 | 24.48 | 21.60 | 36.00 | 33.12 | 50.40 | 46.08 |
| 52 | 24.48 | 23.04 | 37.44 | 34.56 | 50.40 | 47.52 |
| 53 | 25.92 | 24.48 | 38.88 | 36.00 | 51.84 | 48.96 |
| 54 | 27.36 | 24.48 | 40.32 | 37.44 | 54.72 | 50.40 |
| 55 | 28.80 | 27.36 | 43.20 | 40.32 | 56.16 | 51.84 |
| 56 | 30.24 | 27.36 | 46.08 | 43.20 | 59.04 | 54.72 |
| 57 | 31.68 | 30.24 | 50.40 | 46.08 | 63.36 | 57.60 |
| 58 | 34.56 | 31.68 | 53.28 | 48.96 | 66.24 | 60.48 |
| 59 | 37.44 | 34.56 | 56.16 | 51.84 | 70.56 | 64.80 |
| 60 | 40.32 | 36.00 | 61.92 | 56.16 | 76.32 | 69.12 |
| 61 | 43.20 | 40.32 | 66.24 | 60.48 | 80.64 | 74.88 |
| 62 | 47.52 | 43.20 | 72.00 | 66.24 | 86.40 | 79.20 |
| 63 | 50.40 | 46.08 | 76.32 | 70.56 | 92.16 | 83.52 |
| 64 | 53.28 | 48.96 | 80.64 | 76.32 | 96.48 | 89.28 |
| 65 | 56.16 | 51.84 | 87.84 | 80.64 | 102.24 | 93.60 |
| 66 | 59.04 | 54.72 | 89.28 | 83.52 | 105.12 | 96.48 |
| 67 | 61.92 | 57.60 | 93.60 | 86.40 | 109.44 | 99.36 |
| 68 | 67.68 | 61.92 | 100.80 | 92.16 | 115.20 | 105.12 |
| 69 | 72.00 | 66.24 | 106.56 | 97.92 | 122.40 | 110.88 |
| 70 | 76.32 | 70.56 | 113.76 | 105.12 | 129.60 | 118.08 |
| 71 | 82.08 | 76.32 | 119.52 | 110.88 | 133.92 | 123.84 |
| 72 | 87.84 | 80.64 | 126.72 | 116.64 | 141.12 | 131.04 |
| 73 | 93.60 | 86.40 | 132.48 | 120.96 | 148.32 | 135.36 |
| 74 | 97.92 | 90.72 | 138.24 | 126.72 | 154.08 | 141.12 |
| 75 | 103.68 | 96.48 | 144.00 | 131.04 | 159.84 | 146.88 |
| 76 | 109.44 | 100.80 | 148.32 | 136.80 | 164.16 | 151.20 |
| 77 | 115.20 | 105.12 | 155.52 | 142.56 | 169.92 | 156.96 |
| 78 | 119.52 | 109.44 | 159.84 | 146.88 | 174.24 | 159.84 |
| 79 | 122.40 | 113.76 | 162.72 | 149.76 | 177.12 | 162.72 |
| 80 | 125.28 | 115.20 | 165.60 | 152.64 | 178.56 | 164.16 |
| 81 | 136.80 | 125.28 | 180.00 | 167.04 | 191.52 | 177.12 |
| 82 | 149.76 | 138.24 | 197.28 | 181.44 | 207.36 | 191.52 |
| 83 | 165.60 | 152.64 | 214.56 | 198.72 | 226.08 | 207.36 |
| 84 | 184.32 | 169.92 | 234.72 | 217.44 | 246.24 | 226.08 |
| 85 | 200.16 | 184.32 | 256.32 | 237.60 | 267.84 | 246.24 |
| 86 | 218.88 | 201.60 | 279.36 | 259.20 | 292.32 | 269.28 |
| 87 | 239.04 | 218.88 | 305.28 | 282.24 | 318.24 | 293.76 |
| 88 | 259.20 | 239.04 | 332.64 | 308.16 | 347.04 | 319.68 |
| 89 | 283.68 | 260.64 | 361.44 | 335.52 | 378.72 | 348.48 |
| 90 | 308.16 | 283.68 | 394.56 | 365.76 | 411.84 | 380.16 |
| 91 | 336.96 | 309.60 | 430.56 | 397.44 | 449.28 | 413.28 |
| 92 | 367.20 | 336.96 | 468.00 | 433.44 | 489.60 | 450.72 |
| 93 | 400.32 | 368.64 | 509.76 | 472.32 | 534.24 | 491.04 |
| 94 | 436.32 | 401.76 | 557.28 | 515.52 | 581.76 | 535.68 |

Appendix A

Genworth Life Insurance Company
 Current-Year Premiums
 Nonforfeiture
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
 1,095 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 14.40 | 12.96 | 20.16 | 18.72 | 28.80 | 27.36 |
| 25-29 | 15.84 | 14.40 | 23.04 | 20.16 | 31.68 | 28.80 |
| 30-34 | 15.84 | 15.84 | 24.48 | 23.04 | 34.56 | 31.68 |
| 35-39 | 17.28 | 15.84 | 25.92 | 24.48 | 37.44 | 34.56 |
| 40-44 | 18.72 | 17.28 | 28.80 | 25.92 | 38.88 | 37.44 |
| 45 | 18.72 | 17.28 | 28.80 | 25.92 | 38.88 | 37.44 |
| 46 | 20.16 | 18.72 | 28.80 | 27.36 | 40.32 | 37.44 |
| 47 | 21.60 | 18.72 | 28.80 | 27.36 | 41.76 | 37.44 |
| 48 | 21.60 | 18.72 | 28.80 | 27.36 | 41.76 | 38.88 |
| 49 | 21.60 | 18.72 | 30.24 | 27.36 | 41.76 | 38.88 |
| 50 | 23.04 | 18.72 | 30.24 | 28.80 | 43.20 | 38.88 |
| 51 | 23.04 | 20.16 | 31.68 | 28.80 | 43.20 | 40.32 |
| 52 | 24.48 | 20.16 | 33.12 | 30.24 | 44.64 | 41.76 |
| 53 | 24.48 | 20.16 | 34.56 | 31.68 | 46.08 | 41.76 |
| 54 | 24.48 | 21.60 | 36.00 | 33.12 | 47.52 | 43.20 |
| 55 | 27.36 | 23.04 | 38.88 | 36.00 | 50.40 | 44.64 |
| 56 | 28.80 | 24.48 | 40.32 | 37.44 | 51.84 | 47.52 |
| 57 | 30.24 | 25.92 | 43.20 | 40.32 | 54.72 | 50.40 |
| 58 | 33.12 | 27.36 | 47.52 | 43.20 | 59.04 | 51.84 |
| 59 | 36.00 | 30.24 | 50.40 | 46.08 | 61.92 | 56.16 |
| 60 | 38.88 | 33.12 | 53.28 | 48.96 | 66.24 | 60.48 |
| 61 | 40.32 | 36.00 | 59.04 | 51.84 | 72.00 | 64.80 |
| 62 | 44.64 | 37.44 | 63.36 | 56.16 | 74.88 | 67.68 |
| 63 | 47.52 | 41.76 | 66.24 | 60.48 | 80.64 | 73.44 |
| 64 | 50.40 | 43.20 | 72.00 | 64.80 | 84.96 | 76.32 |
| 65 | 54.72 | 46.08 | 76.32 | 69.12 | 90.72 | 82.08 |
| 66 | 56.16 | 48.96 | 79.20 | 73.44 | 92.16 | 84.96 |
| 67 | 59.04 | 51.84 | 83.52 | 76.32 | 96.48 | 86.40 |
| 68 | 63.36 | 54.72 | 87.84 | 80.64 | 100.80 | 92.16 |
| 69 | 69.12 | 59.04 | 93.60 | 84.96 | 106.56 | 97.92 |
| 70 | 73.44 | 63.36 | 99.36 | 90.72 | 112.32 | 102.24 |
| 71 | 77.76 | 67.68 | 103.68 | 95.04 | 118.08 | 108.00 |
| 72 | 83.52 | 72.00 | 109.44 | 99.36 | 123.84 | 112.32 |
| 73 | 87.84 | 74.88 | 115.20 | 105.12 | 128.16 | 118.08 |
| 74 | 93.60 | 79.20 | 119.52 | 109.44 | 133.92 | 122.40 |
| 75 | 97.92 | 83.52 | 125.28 | 113.76 | 138.24 | 126.72 |
| 76 | 102.24 | 87.84 | 129.60 | 118.08 | 142.56 | 131.04 |
| 77 | 108.00 | 92.16 | 135.36 | 123.84 | 148.32 | 135.36 |
| 78 | 112.32 | 96.48 | 138.24 | 126.72 | 151.20 | 138.24 |
| 79 | 115.20 | 99.36 | 141.12 | 129.60 | 152.64 | 139.68 |
| 80 | 118.08 | 102.24 | 144.00 | 132.48 | 154.08 | 141.12 |
| 81 | 129.60 | 110.88 | 155.52 | 144.00 | 165.60 | 151.20 |
| 82 | 142.56 | 122.40 | 169.92 | 155.52 | 178.56 | 164.16 |
| 83 | 156.96 | 135.36 | 185.76 | 169.92 | 194.40 | 177.12 |
| 84 | 174.24 | 149.76 | 203.04 | 187.20 | 210.24 | 192.96 |
| 85 | 190.08 | 162.72 | 221.76 | 204.48 | 228.96 | 210.24 |
| 86 | 205.92 | 177.12 | 240.48 | 221.76 | 250.56 | 228.96 |
| 87 | 224.64 | 192.96 | 262.08 | 241.92 | 273.60 | 250.56 |
| 88 | 244.80 | 210.24 | 286.56 | 263.52 | 298.08 | 272.16 |
| 89 | 266.40 | 228.96 | 312.48 | 288.00 | 324.00 | 296.64 |
| 90 | 290.88 | 250.56 | 339.84 | 313.92 | 354.24 | 324.00 |
| 91 | 316.80 | 273.60 | 371.52 | 342.72 | 385.92 | 352.80 |
| 92 | 345.60 | 298.08 | 404.64 | 372.96 | 420.48 | 384.48 |
| 93 | 375.84 | 324.00 | 440.64 | 406.08 | 457.92 | 419.04 |
| 94 | 410.40 | 354.24 | 480.96 | 443.52 | 499.68 | 457.92 |

Appendix A

Genworth Life Insurance Company
 Current-Year Premiums
 Nonforfeiture
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
 730 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 11.52 | 10.08 | 15.84 | 14.40 | 23.04 | 20.16 |
| 25-29 | 12.96 | 11.52 | 17.28 | 15.84 | 24.48 | 23.04 |
| 30-34 | 14.40 | 11.52 | 18.72 | 17.28 | 27.36 | 24.48 |
| 35-39 | 14.40 | 12.96 | 20.16 | 18.72 | 28.80 | 25.92 |
| 40-44 | 15.84 | 14.40 | 21.60 | 20.16 | 31.68 | 27.36 |
| 45 | 15.84 | 14.40 | 21.60 | 20.16 | 31.68 | 27.36 |
| 46 | 15.84 | 14.40 | 23.04 | 20.16 | 31.68 | 28.80 |
| 47 | 15.84 | 14.40 | 23.04 | 20.16 | 31.68 | 28.80 |
| 48 | 15.84 | 14.40 | 23.04 | 20.16 | 33.12 | 28.80 |
| 49 | 17.28 | 15.84 | 23.04 | 20.16 | 33.12 | 28.80 |
| 50 | 17.28 | 15.84 | 24.48 | 21.60 | 33.12 | 30.24 |
| 51 | 17.28 | 15.84 | 24.48 | 23.04 | 33.12 | 30.24 |
| 52 | 17.28 | 15.84 | 24.48 | 23.04 | 34.56 | 31.68 |
| 53 | 18.72 | 15.84 | 27.36 | 24.48 | 36.00 | 33.12 |
| 54 | 18.72 | 17.28 | 28.80 | 25.92 | 37.44 | 33.12 |
| 55 | 20.16 | 18.72 | 30.24 | 27.36 | 38.88 | 36.00 |
| 56 | 20.16 | 18.72 | 31.68 | 28.80 | 40.32 | 36.00 |
| 57 | 23.04 | 20.16 | 34.56 | 31.68 | 43.20 | 38.88 |
| 58 | 24.48 | 21.60 | 37.44 | 34.56 | 46.08 | 41.76 |
| 59 | 27.36 | 24.48 | 38.88 | 36.00 | 48.96 | 43.20 |
| 60 | 28.80 | 25.92 | 43.20 | 38.88 | 51.84 | 47.52 |
| 61 | 31.68 | 28.80 | 44.64 | 40.32 | 56.16 | 50.40 |
| 62 | 34.56 | 31.68 | 48.96 | 43.20 | 59.04 | 53.28 |
| 63 | 36.00 | 33.12 | 51.84 | 47.52 | 63.36 | 57.60 |
| 64 | 38.88 | 36.00 | 56.16 | 50.40 | 66.24 | 60.48 |
| 65 | 41.76 | 37.44 | 60.48 | 54.72 | 72.00 | 64.80 |
| 66 | 43.20 | 40.32 | 63.36 | 57.60 | 72.00 | 66.24 |
| 67 | 44.64 | 41.76 | 66.24 | 59.04 | 76.32 | 69.12 |
| 68 | 47.52 | 44.64 | 69.12 | 61.92 | 79.20 | 72.00 |
| 69 | 51.84 | 47.52 | 73.44 | 66.24 | 83.52 | 76.32 |
| 70 | 56.16 | 50.40 | 76.32 | 70.56 | 87.84 | 79.20 |
| 71 | 59.04 | 54.72 | 80.64 | 72.00 | 92.16 | 83.52 |
| 72 | 63.36 | 57.60 | 84.96 | 76.32 | 96.48 | 86.40 |
| 73 | 66.24 | 60.48 | 89.28 | 80.64 | 99.36 | 90.72 |
| 74 | 69.12 | 63.36 | 93.60 | 84.96 | 103.68 | 95.04 |
| 75 | 73.44 | 66.24 | 97.92 | 89.28 | 106.56 | 97.92 |
| 76 | 76.32 | 69.12 | 100.80 | 92.16 | 110.88 | 100.80 |
| 77 | 80.64 | 72.00 | 105.12 | 96.48 | 113.76 | 103.68 |
| 78 | 83.52 | 76.32 | 108.00 | 97.92 | 115.20 | 105.12 |
| 79 | 86.40 | 77.76 | 109.44 | 99.36 | 116.64 | 106.56 |
| 80 | 89.28 | 80.64 | 110.88 | 100.80 | 116.64 | 106.56 |
| 81 | 97.92 | 89.28 | 119.52 | 108.00 | 125.28 | 113.76 |
| 82 | 106.56 | 97.92 | 129.60 | 118.08 | 135.36 | 122.40 |
| 83 | 118.08 | 108.00 | 141.12 | 128.16 | 145.44 | 132.48 |
| 84 | 129.60 | 119.52 | 154.08 | 141.12 | 158.40 | 144.00 |
| 85 | 141.12 | 129.60 | 168.48 | 152.64 | 172.80 | 156.96 |
| 86 | 154.08 | 142.56 | 184.32 | 167.04 | 188.64 | 169.92 |
| 87 | 168.48 | 155.52 | 200.16 | 181.44 | 205.92 | 185.76 |
| 88 | 184.32 | 168.48 | 218.88 | 198.72 | 224.64 | 203.04 |
| 89 | 200.16 | 184.32 | 237.60 | 216.00 | 243.36 | 220.32 |
| 90 | 218.88 | 200.16 | 259.20 | 236.16 | 266.40 | 240.48 |
| 91 | 237.60 | 218.88 | 283.68 | 257.76 | 289.44 | 262.08 |
| 92 | 259.20 | 239.04 | 308.16 | 280.80 | 315.36 | 286.56 |
| 93 | 283.68 | 259.20 | 335.52 | 305.28 | 344.16 | 311.04 |
| 94 | 308.16 | 283.68 | 365.76 | 332.64 | 375.84 | 339.84 |

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
4,380 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 15.84 | 14.40 | 23.04 | 21.60 | 31.68 | 30.24 |
| 25-29 | 15.84 | 15.84 | 24.48 | 23.04 | 34.56 | 33.12 |
| 30-34 | 18.72 | 17.28 | 27.36 | 24.48 | 37.44 | 34.56 |
| 35-39 | 20.16 | 18.72 | 28.80 | 27.36 | 40.32 | 37.44 |
| 40-44 | 21.60 | 20.16 | 31.68 | 28.80 | 43.20 | 41.76 |
| 45 | 21.60 | 20.16 | 31.68 | 28.80 | 43.20 | 41.76 |
| 46 | 21.60 | 20.16 | 31.68 | 28.80 | 44.64 | 41.76 |
| 47 | 21.60 | 20.16 | 33.12 | 30.24 | 44.64 | 41.76 |
| 48 | 23.04 | 20.16 | 33.12 | 30.24 | 46.08 | 43.20 |
| 49 | 23.04 | 21.60 | 34.56 | 31.68 | 46.08 | 43.20 |
| 50 | 23.04 | 21.60 | 34.56 | 31.68 | 47.52 | 44.64 |
| 51 | 23.04 | 21.60 | 36.00 | 33.12 | 47.52 | 44.64 |
| 52 | 24.48 | 23.04 | 36.00 | 34.56 | 50.40 | 46.08 |
| 53 | 24.48 | 23.04 | 38.88 | 36.00 | 50.40 | 47.52 |
| 54 | 25.92 | 24.48 | 40.32 | 37.44 | 53.28 | 50.40 |
| 55 | 28.80 | 25.92 | 43.20 | 41.76 | 54.72 | 51.84 |
| 56 | 30.24 | 28.80 | 46.08 | 43.20 | 57.60 | 54.72 |
| 57 | 31.68 | 28.80 | 48.96 | 46.08 | 61.92 | 57.60 |
| 58 | 34.56 | 31.68 | 53.28 | 48.96 | 64.80 | 60.48 |
| 59 | 36.00 | 34.56 | 57.60 | 53.28 | 69.12 | 64.80 |
| 60 | 38.88 | 36.00 | 60.48 | 57.60 | 74.88 | 69.12 |
| 61 | 41.76 | 38.88 | 64.80 | 60.48 | 79.20 | 73.44 |
| 62 | 46.08 | 41.76 | 70.56 | 64.80 | 84.96 | 79.20 |
| 63 | 48.96 | 44.64 | 73.44 | 69.12 | 90.72 | 83.52 |
| 64 | 53.28 | 48.96 | 77.76 | 73.44 | 96.48 | 89.28 |
| 65 | 56.16 | 51.84 | 83.52 | 77.76 | 102.24 | 95.04 |
| 66 | 59.04 | 54.72 | 84.96 | 79.20 | 105.12 | 97.92 |
| 67 | 61.92 | 57.60 | 89.28 | 83.52 | 109.44 | 102.24 |
| 68 | 66.24 | 61.92 | 96.48 | 89.28 | 115.20 | 108.00 |
| 69 | 70.56 | 66.24 | 103.68 | 96.48 | 120.96 | 112.32 |
| 70 | 76.32 | 70.56 | 110.88 | 103.68 | 126.72 | 118.08 |
| 71 | 80.64 | 74.88 | 118.08 | 109.44 | 132.48 | 122.40 |
| 72 | 86.40 | 80.64 | 125.28 | 116.64 | 138.24 | 128.16 |
| 73 | 92.16 | 84.96 | 131.04 | 120.96 | 144.00 | 133.92 |
| 74 | 96.48 | 89.28 | 136.80 | 126.72 | 149.76 | 139.68 |
| 75 | 102.24 | 93.60 | 142.56 | 132.48 | 155.52 | 145.44 |
| 76 | 106.56 | 97.92 | 146.88 | 136.80 | 159.84 | 149.76 |
| 77 | 112.32 | 103.68 | 152.64 | 142.56 | 165.60 | 154.08 |
| 78 | 115.20 | 106.56 | 156.96 | 145.44 | 168.48 | 158.40 |
| 79 | 118.08 | 109.44 | 159.84 | 149.76 | 171.36 | 159.84 |
| 80 | 119.52 | 110.88 | 162.72 | 151.20 | 172.80 | 161.28 |
| 81 | 129.60 | 120.96 | 175.68 | 164.16 | 185.76 | 172.80 |
| 82 | 142.56 | 132.48 | 191.52 | 178.56 | 200.16 | 187.20 |
| 83 | 155.52 | 145.44 | 208.80 | 195.84 | 216.00 | 201.60 |
| 84 | 172.80 | 161.28 | 228.96 | 214.56 | 234.72 | 220.32 |
| 85 | 188.64 | 175.68 | 249.12 | 233.28 | 256.32 | 240.48 |
| 86 | 205.92 | 191.52 | 272.16 | 254.88 | 279.36 | 262.08 |
| 87 | 224.64 | 208.80 | 296.64 | 277.92 | 305.28 | 285.12 |
| 88 | 244.80 | 227.52 | 322.56 | 302.40 | 332.64 | 311.04 |
| 89 | 266.40 | 247.68 | 352.80 | 329.76 | 361.44 | 338.40 |
| 90 | 290.88 | 270.72 | 384.48 | 358.56 | 394.56 | 368.64 |
| 91 | 316.80 | 293.76 | 419.04 | 391.68 | 430.56 | 401.76 |
| 92 | 345.60 | 321.12 | 456.48 | 426.24 | 468.00 | 439.20 |
| 93 | 375.84 | 349.92 | 496.80 | 465.12 | 511.20 | 478.08 |
| 94 | 410.40 | 381.60 | 542.88 | 506.88 | 557.28 | 521.28 |

Appendix A

Genworth Life Insurance Company
 Current-Year Premiums
 Nonforfeiture
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 2,920 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 12.96 | 11.52 | 20.16 | 18.72 | 27.36 | 25.92 |
| 25-29 | 14.40 | 12.96 | 20.16 | 20.16 | 30.24 | 28.80 |
| 30-34 | 15.84 | 14.40 | 23.04 | 21.60 | 31.68 | 30.24 |
| 35-39 | 15.84 | 14.40 | 24.48 | 23.04 | 34.56 | 31.68 |
| 40-44 | 18.72 | 15.84 | 25.92 | 24.48 | 37.44 | 34.56 |
| 45 | 18.72 | 15.84 | 25.92 | 24.48 | 37.44 | 34.56 |
| 46 | 18.72 | 15.84 | 25.92 | 25.92 | 37.44 | 36.00 |
| 47 | 18.72 | 15.84 | 27.36 | 25.92 | 38.88 | 36.00 |
| 48 | 18.72 | 15.84 | 27.36 | 25.92 | 38.88 | 37.44 |
| 49 | 18.72 | 15.84 | 28.80 | 25.92 | 38.88 | 37.44 |
| 50 | 18.72 | 17.28 | 28.80 | 27.36 | 40.32 | 37.44 |
| 51 | 20.16 | 17.28 | 28.80 | 27.36 | 41.76 | 37.44 |
| 52 | 20.16 | 18.72 | 30.24 | 28.80 | 41.76 | 38.88 |
| 53 | 21.60 | 20.16 | 31.68 | 30.24 | 43.20 | 40.32 |
| 54 | 23.04 | 20.16 | 33.12 | 31.68 | 44.64 | 41.76 |
| 55 | 23.04 | 21.60 | 36.00 | 33.12 | 46.08 | 41.76 |
| 56 | 24.48 | 23.04 | 37.44 | 36.00 | 48.96 | 44.64 |
| 57 | 25.92 | 24.48 | 41.76 | 37.44 | 51.84 | 47.52 |
| 58 | 28.80 | 25.92 | 43.20 | 40.32 | 54.72 | 48.96 |
| 59 | 30.24 | 28.80 | 46.08 | 43.20 | 57.60 | 53.28 |
| 60 | 33.12 | 30.24 | 50.40 | 46.08 | 61.92 | 56.16 |
| 61 | 36.00 | 33.12 | 54.72 | 48.96 | 66.24 | 60.48 |
| 62 | 38.88 | 36.00 | 59.04 | 54.72 | 70.56 | 64.80 |
| 63 | 41.76 | 37.44 | 63.36 | 57.60 | 74.88 | 67.68 |
| 64 | 43.20 | 40.32 | 66.24 | 61.92 | 79.20 | 72.00 |
| 65 | 46.08 | 41.76 | 72.00 | 66.24 | 83.52 | 76.32 |
| 66 | 48.96 | 44.64 | 73.44 | 69.12 | 86.40 | 79.20 |
| 67 | 51.84 | 46.08 | 76.32 | 72.00 | 89.28 | 82.08 |
| 68 | 54.72 | 50.40 | 82.08 | 76.32 | 95.04 | 86.40 |
| 69 | 59.04 | 53.28 | 86.40 | 80.64 | 99.36 | 90.72 |
| 70 | 63.36 | 57.60 | 93.60 | 84.96 | 105.12 | 96.48 |
| 71 | 67.68 | 61.92 | 97.92 | 90.72 | 109.44 | 100.80 |
| 72 | 72.00 | 66.24 | 103.68 | 95.04 | 115.20 | 106.56 |
| 73 | 76.32 | 70.56 | 108.00 | 99.36 | 120.96 | 110.88 |
| 74 | 80.64 | 73.44 | 112.32 | 103.68 | 125.28 | 115.20 |
| 75 | 84.96 | 77.76 | 116.64 | 108.00 | 129.60 | 119.52 |
| 76 | 89.28 | 82.08 | 122.40 | 112.32 | 133.92 | 123.84 |
| 77 | 93.60 | 86.40 | 126.72 | 116.64 | 139.68 | 128.16 |
| 78 | 97.92 | 89.28 | 131.04 | 119.52 | 142.56 | 131.04 |
| 79 | 100.80 | 92.16 | 132.48 | 122.40 | 144.00 | 132.48 |
| 80 | 102.24 | 93.60 | 135.36 | 125.28 | 145.44 | 133.92 |
| 81 | 112.32 | 103.68 | 146.88 | 136.80 | 156.96 | 145.44 |
| 82 | 122.40 | 113.76 | 161.28 | 148.32 | 169.92 | 156.96 |
| 83 | 135.36 | 125.28 | 175.68 | 162.72 | 184.32 | 169.92 |
| 84 | 151.20 | 138.24 | 192.96 | 178.56 | 200.16 | 184.32 |
| 85 | 164.16 | 151.20 | 210.24 | 194.40 | 218.88 | 201.60 |
| 86 | 178.56 | 164.16 | 228.96 | 211.68 | 239.04 | 220.32 |
| 87 | 194.40 | 180.00 | 249.12 | 230.40 | 259.20 | 240.48 |
| 88 | 211.68 | 195.84 | 270.72 | 252.00 | 283.68 | 260.64 |
| 89 | 231.84 | 213.12 | 295.20 | 273.60 | 309.60 | 285.12 |
| 90 | 252.00 | 231.84 | 322.56 | 298.08 | 336.96 | 309.60 |
| 91 | 275.04 | 253.44 | 351.36 | 325.44 | 367.20 | 338.40 |
| 92 | 299.52 | 276.48 | 383.04 | 354.24 | 400.32 | 368.64 |
| 93 | 326.88 | 300.96 | 417.60 | 385.92 | 436.32 | 401.76 |
| 94 | 357.12 | 328.32 | 455.04 | 421.92 | 475.20 | 437.76 |

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
2,190 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 11.52 | 11.52 | 17.28 | 15.84 | 25.92 | 24.48 |
| 25-29 | 12.96 | 11.52 | 20.16 | 17.28 | 27.36 | 25.92 |
| 30-34 | 14.40 | 12.96 | 20.16 | 20.16 | 30.24 | 27.36 |
| 35-39 | 15.84 | 14.40 | 23.04 | 20.16 | 33.12 | 30.24 |
| 40-44 | 15.84 | 15.84 | 24.48 | 23.04 | 34.56 | 33.12 |
| 45 | 15.84 | 15.84 | 24.48 | 23.04 | 34.56 | 33.12 |
| 46 | 17.28 | 15.84 | 24.48 | 23.04 | 34.56 | 33.12 |
| 47 | 17.28 | 15.84 | 25.92 | 24.48 | 36.00 | 33.12 |
| 48 | 17.28 | 15.84 | 25.92 | 24.48 | 36.00 | 33.12 |
| 49 | 17.28 | 15.84 | 25.92 | 24.48 | 37.44 | 33.12 |
| 50 | 18.72 | 15.84 | 27.36 | 24.48 | 37.44 | 34.56 |
| 51 | 18.72 | 15.84 | 27.36 | 24.48 | 37.44 | 34.56 |
| 52 | 20.16 | 17.28 | 28.80 | 25.92 | 38.88 | 36.00 |
| 53 | 20.16 | 17.28 | 30.24 | 27.36 | 40.32 | 37.44 |
| 54 | 21.60 | 18.72 | 31.68 | 28.80 | 41.76 | 37.44 |
| 55 | 21.60 | 20.16 | 33.12 | 30.24 | 43.20 | 38.88 |
| 56 | 23.04 | 21.60 | 36.00 | 33.12 | 44.64 | 41.76 |
| 57 | 24.48 | 23.04 | 37.44 | 34.56 | 47.52 | 44.64 |
| 58 | 28.80 | 24.48 | 41.76 | 37.44 | 50.40 | 46.08 |
| 59 | 28.80 | 25.92 | 44.64 | 40.32 | 54.72 | 48.96 |
| 60 | 30.24 | 28.80 | 46.08 | 41.76 | 57.60 | 51.84 |
| 61 | 33.12 | 30.24 | 50.40 | 46.08 | 61.92 | 56.16 |
| 62 | 37.44 | 33.12 | 54.72 | 48.96 | 64.80 | 59.04 |
| 63 | 38.88 | 36.00 | 57.60 | 53.28 | 70.56 | 63.36 |
| 64 | 41.76 | 37.44 | 61.92 | 56.16 | 73.44 | 67.68 |
| 65 | 44.64 | 40.32 | 66.24 | 60.48 | 79.20 | 72.00 |
| 66 | 46.08 | 41.76 | 69.12 | 63.36 | 80.64 | 73.44 |
| 67 | 48.96 | 44.64 | 72.00 | 66.24 | 83.52 | 76.32 |
| 68 | 51.84 | 47.52 | 76.32 | 70.56 | 87.84 | 80.64 |
| 69 | 56.16 | 50.40 | 80.64 | 73.44 | 92.16 | 84.96 |
| 70 | 59.04 | 54.72 | 86.40 | 79.20 | 97.92 | 89.28 |
| 71 | 63.36 | 59.04 | 90.72 | 83.52 | 102.24 | 93.60 |
| 72 | 67.68 | 61.92 | 95.04 | 86.40 | 108.00 | 97.92 |
| 73 | 72.00 | 66.24 | 100.80 | 90.72 | 110.88 | 102.24 |
| 74 | 76.32 | 69.12 | 103.68 | 95.04 | 116.64 | 106.56 |
| 75 | 80.64 | 73.44 | 109.44 | 99.36 | 120.96 | 110.88 |
| 76 | 84.96 | 76.32 | 112.32 | 103.68 | 123.84 | 113.76 |
| 77 | 89.28 | 80.64 | 118.08 | 108.00 | 128.16 | 118.08 |
| 78 | 92.16 | 83.52 | 120.96 | 110.88 | 131.04 | 120.96 |
| 79 | 95.04 | 86.40 | 123.84 | 113.76 | 132.48 | 122.40 |
| 80 | 97.92 | 87.84 | 125.28 | 115.20 | 133.92 | 122.40 |
| 81 | 106.56 | 96.48 | 135.36 | 125.28 | 144.00 | 132.48 |
| 82 | 116.64 | 106.56 | 148.32 | 135.36 | 155.52 | 142.56 |
| 83 | 128.16 | 116.64 | 161.28 | 148.32 | 168.48 | 154.08 |
| 84 | 142.56 | 129.60 | 177.12 | 162.72 | 182.88 | 168.48 |
| 85 | 155.52 | 141.12 | 192.96 | 177.12 | 200.16 | 182.88 |
| 86 | 169.92 | 154.08 | 210.24 | 192.96 | 217.44 | 200.16 |
| 87 | 185.76 | 168.48 | 228.96 | 210.24 | 237.60 | 217.44 |
| 88 | 201.60 | 182.88 | 249.12 | 230.40 | 259.20 | 237.60 |
| 89 | 220.32 | 200.16 | 272.16 | 250.56 | 282.24 | 259.20 |
| 90 | 240.48 | 217.44 | 296.64 | 273.60 | 308.16 | 282.24 |
| 91 | 262.08 | 237.60 | 322.56 | 298.08 | 335.52 | 306.72 |
| 92 | 285.12 | 259.20 | 351.36 | 324.00 | 365.76 | 335.52 |
| 93 | 311.04 | 282.24 | 383.04 | 354.24 | 398.88 | 365.76 |
| 94 | 338.40 | 308.16 | 417.60 | 385.92 | 434.88 | 397.44 |

Appendix A

Genworth Life Insurance Company
 Current-Year Premiums
 Nonforfeiture
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 1,460 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 10.08 | 10.08 | 14.40 | 12.96 | 21.60 | 18.72 |
| 25-29 | 11.52 | 10.08 | 15.84 | 14.40 | 23.04 | 20.16 |
| 30-34 | 12.96 | 11.52 | 17.28 | 15.84 | 24.48 | 21.60 |
| 35-39 | 12.96 | 11.52 | 18.72 | 17.28 | 25.92 | 23.04 |
| 40-44 | 14.40 | 12.96 | 20.16 | 18.72 | 28.80 | 25.92 |
| 45 | 14.40 | 12.96 | 20.16 | 18.72 | 28.80 | 25.92 |
| 46 | 14.40 | 12.96 | 20.16 | 18.72 | 28.80 | 25.92 |
| 47 | 14.40 | 12.96 | 21.60 | 18.72 | 28.80 | 25.92 |
| 48 | 14.40 | 12.96 | 21.60 | 18.72 | 30.24 | 27.36 |
| 49 | 15.84 | 14.40 | 21.60 | 18.72 | 30.24 | 27.36 |
| 50 | 15.84 | 14.40 | 23.04 | 20.16 | 31.68 | 28.80 |
| 51 | 15.84 | 14.40 | 23.04 | 20.16 | 31.68 | 28.80 |
| 52 | 15.84 | 14.40 | 23.04 | 21.60 | 31.68 | 28.80 |
| 53 | 17.28 | 15.84 | 24.48 | 23.04 | 33.12 | 30.24 |
| 54 | 17.28 | 15.84 | 25.92 | 24.48 | 34.56 | 31.68 |
| 55 | 18.72 | 17.28 | 28.80 | 25.92 | 36.00 | 33.12 |
| 56 | 18.72 | 17.28 | 28.80 | 27.36 | 37.44 | 33.12 |
| 57 | 21.60 | 18.72 | 33.12 | 28.80 | 40.32 | 36.00 |
| 58 | 23.04 | 20.16 | 33.12 | 31.68 | 43.20 | 38.88 |
| 59 | 24.48 | 21.60 | 36.00 | 33.12 | 44.64 | 40.32 |
| 60 | 25.92 | 24.48 | 38.88 | 36.00 | 47.52 | 43.20 |
| 61 | 28.80 | 25.92 | 41.76 | 37.44 | 51.84 | 47.52 |
| 62 | 31.68 | 28.80 | 44.64 | 40.32 | 54.72 | 48.96 |
| 63 | 33.12 | 30.24 | 48.96 | 43.20 | 59.04 | 53.28 |
| 64 | 36.00 | 33.12 | 51.84 | 47.52 | 61.92 | 56.16 |
| 65 | 37.44 | 34.56 | 56.16 | 50.40 | 66.24 | 59.04 |
| 66 | 40.32 | 37.44 | 57.60 | 53.28 | 67.68 | 60.48 |
| 67 | 41.76 | 37.44 | 60.48 | 54.72 | 69.12 | 64.80 |
| 68 | 44.64 | 40.32 | 63.36 | 57.60 | 73.44 | 66.24 |
| 69 | 47.52 | 43.20 | 67.68 | 60.48 | 77.76 | 70.56 |
| 70 | 51.84 | 47.52 | 70.56 | 64.80 | 80.64 | 73.44 |
| 71 | 54.72 | 50.40 | 73.44 | 67.68 | 84.96 | 76.32 |
| 72 | 57.60 | 53.28 | 77.76 | 70.56 | 89.28 | 79.20 |
| 73 | 60.48 | 56.16 | 82.08 | 74.88 | 92.16 | 83.52 |
| 74 | 64.80 | 59.04 | 86.40 | 77.76 | 95.04 | 86.40 |
| 75 | 67.68 | 60.48 | 90.72 | 82.08 | 97.92 | 90.72 |
| 76 | 70.56 | 63.36 | 93.60 | 84.96 | 102.24 | 93.60 |
| 77 | 73.44 | 66.24 | 97.92 | 87.84 | 105.12 | 96.48 |
| 78 | 77.76 | 69.12 | 99.36 | 90.72 | 106.56 | 97.92 |
| 79 | 79.20 | 72.00 | 100.80 | 92.16 | 108.00 | 97.92 |
| 80 | 82.08 | 74.88 | 102.24 | 93.60 | 108.00 | 97.92 |
| 81 | 89.28 | 82.08 | 110.88 | 100.80 | 116.64 | 105.12 |
| 82 | 99.36 | 90.72 | 119.52 | 109.44 | 125.28 | 112.32 |
| 83 | 108.00 | 99.36 | 129.60 | 118.08 | 135.36 | 122.40 |
| 84 | 119.52 | 109.44 | 142.56 | 129.60 | 146.88 | 132.48 |
| 85 | 131.04 | 119.52 | 155.52 | 141.12 | 159.84 | 144.00 |
| 86 | 142.56 | 131.04 | 169.92 | 154.08 | 174.24 | 156.96 |
| 87 | 155.52 | 142.56 | 184.32 | 168.48 | 190.08 | 171.36 |
| 88 | 169.92 | 155.52 | 201.60 | 182.88 | 207.36 | 187.20 |
| 89 | 184.32 | 169.92 | 220.32 | 198.72 | 224.64 | 203.04 |
| 90 | 201.60 | 185.76 | 239.04 | 217.44 | 244.80 | 221.76 |
| 91 | 220.32 | 201.60 | 260.64 | 237.60 | 267.84 | 241.92 |
| 92 | 239.04 | 220.32 | 285.12 | 259.20 | 292.32 | 263.52 |
| 93 | 260.64 | 240.48 | 309.60 | 282.24 | 318.24 | 288.00 |
| 94 | 285.12 | 260.64 | 338.40 | 306.72 | 345.60 | 313.92 |

Appendix A

Genworth Life Insurance Company
 Current-Year Premiums
 Nonforfeiture
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 1,095 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 10.08 | 8.64 | 14.40 | 12.96 | 20.16 | 18.72 |
| 25-29 | 10.08 | 10.08 | 15.84 | 14.40 | 21.60 | 20.16 |
| 30-34 | 11.52 | 10.08 | 15.84 | 15.84 | 23.04 | 21.60 |
| 35-39 | 11.52 | 11.52 | 17.28 | 15.84 | 24.48 | 23.04 |
| 40-44 | 12.96 | 11.52 | 18.72 | 17.28 | 25.92 | 24.48 |
| 45 | 12.96 | 11.52 | 18.72 | 17.28 | 25.92 | 24.48 |
| 46 | 14.40 | 11.52 | 20.16 | 17.28 | 27.36 | 25.92 |
| 47 | 14.40 | 12.96 | 20.16 | 18.72 | 28.80 | 25.92 |
| 48 | 14.40 | 12.96 | 20.16 | 18.72 | 28.80 | 25.92 |
| 49 | 14.40 | 12.96 | 20.16 | 18.72 | 28.80 | 25.92 |
| 50 | 15.84 | 12.96 | 20.16 | 20.16 | 28.80 | 25.92 |
| 51 | 15.84 | 12.96 | 21.60 | 20.16 | 28.80 | 27.36 |
| 52 | 15.84 | 12.96 | 21.60 | 20.16 | 30.24 | 28.80 |
| 53 | 15.84 | 14.40 | 23.04 | 21.60 | 31.68 | 28.80 |
| 54 | 17.28 | 14.40 | 24.48 | 23.04 | 31.68 | 28.80 |
| 55 | 18.72 | 15.84 | 25.92 | 24.48 | 33.12 | 30.24 |
| 56 | 18.72 | 15.84 | 27.36 | 25.92 | 34.56 | 31.68 |
| 57 | 20.16 | 17.28 | 28.80 | 27.36 | 37.44 | 34.56 |
| 58 | 21.60 | 18.72 | 31.68 | 28.80 | 38.88 | 36.00 |
| 59 | 24.48 | 20.16 | 34.56 | 31.68 | 41.76 | 37.44 |
| 60 | 25.92 | 21.60 | 36.00 | 33.12 | 44.64 | 40.32 |
| 61 | 27.36 | 24.48 | 38.88 | 36.00 | 47.52 | 43.20 |
| 62 | 30.24 | 25.92 | 41.76 | 37.44 | 50.40 | 46.08 |
| 63 | 31.68 | 27.36 | 44.64 | 41.76 | 54.72 | 48.96 |
| 64 | 34.56 | 28.80 | 48.96 | 44.64 | 57.60 | 51.84 |
| 65 | 37.44 | 31.68 | 51.84 | 47.52 | 60.48 | 56.16 |
| 66 | 38.88 | 33.12 | 53.28 | 48.96 | 61.92 | 56.16 |
| 67 | 40.32 | 34.56 | 56.16 | 51.84 | 64.80 | 59.04 |
| 68 | 43.20 | 37.44 | 59.04 | 54.72 | 67.68 | 61.92 |
| 69 | 46.08 | 38.88 | 63.36 | 57.60 | 72.00 | 66.24 |
| 70 | 48.96 | 43.20 | 66.24 | 60.48 | 76.32 | 69.12 |
| 71 | 53.28 | 44.64 | 70.56 | 64.80 | 79.20 | 72.00 |
| 72 | 56.16 | 48.96 | 73.44 | 67.68 | 83.52 | 76.32 |
| 73 | 59.04 | 50.40 | 77.76 | 70.56 | 86.40 | 79.20 |
| 74 | 63.36 | 53.28 | 80.64 | 73.44 | 90.72 | 83.52 |
| 75 | 66.24 | 56.16 | 84.96 | 77.76 | 93.60 | 86.40 |
| 76 | 69.12 | 59.04 | 87.84 | 79.20 | 96.48 | 87.84 |
| 77 | 73.44 | 61.92 | 90.72 | 83.52 | 99.36 | 92.16 |
| 78 | 76.32 | 64.80 | 93.60 | 86.40 | 102.24 | 93.60 |
| 79 | 77.76 | 66.24 | 95.04 | 87.84 | 103.68 | 95.04 |
| 80 | 79.20 | 69.12 | 97.92 | 89.28 | 103.68 | 95.04 |
| 81 | 87.84 | 74.88 | 105.12 | 96.48 | 112.32 | 102.24 |
| 82 | 96.48 | 82.08 | 115.20 | 105.12 | 120.96 | 110.88 |
| 83 | 106.56 | 90.72 | 125.28 | 115.20 | 131.04 | 119.52 |
| 84 | 116.64 | 100.80 | 136.80 | 126.72 | 142.56 | 129.60 |
| 85 | 128.16 | 109.44 | 149.76 | 138.24 | 155.52 | 142.56 |
| 86 | 139.68 | 119.52 | 162.72 | 149.76 | 168.48 | 155.52 |
| 87 | 151.20 | 131.04 | 177.12 | 164.16 | 184.32 | 168.48 |
| 88 | 165.60 | 142.56 | 192.96 | 178.56 | 201.60 | 184.32 |
| 89 | 180.00 | 155.52 | 210.24 | 194.40 | 218.88 | 200.16 |
| 90 | 195.84 | 168.48 | 228.96 | 211.68 | 239.04 | 218.88 |
| 91 | 214.56 | 184.32 | 250.56 | 231.84 | 260.64 | 239.04 |
| 92 | 233.28 | 201.60 | 273.60 | 252.00 | 283.68 | 259.20 |
| 93 | 253.44 | 218.88 | 298.08 | 275.04 | 309.60 | 283.68 |
| 94 | 276.48 | 239.04 | 324.00 | 299.52 | 336.96 | 308.16 |

Appendix A

Genworth Life Insurance Company
 Current-Year Premiums
 Base + Nonforfeiture
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

| Issue Age | Individual Lifetime Benefit Period | | | | | |
|-----------|------------------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 108.80 | 99.20 | 161.60 | 145.60 | 220.80 | 206.40 |
| 25-29 | 115.20 | 110.40 | 174.40 | 160.00 | 240.00 | 222.40 |
| 30-34 | 126.40 | 116.80 | 187.20 | 172.80 | 256.00 | 241.60 |
| 35-39 | 136.00 | 129.60 | 203.20 | 185.60 | 276.80 | 257.60 |
| 40-44 | 145.60 | 137.60 | 220.80 | 201.60 | 299.20 | 278.40 |
| 45 | 145.60 | 137.60 | 220.80 | 201.60 | 299.20 | 278.40 |
| 46 | 152.00 | 140.80 | 224.00 | 203.20 | 304.00 | 284.80 |
| 47 | 153.60 | 144.00 | 227.20 | 206.40 | 312.00 | 291.20 |
| 48 | 153.60 | 145.60 | 230.40 | 209.60 | 316.80 | 296.00 |
| 49 | 156.80 | 150.40 | 235.20 | 212.80 | 318.40 | 297.60 |
| 50 | 161.60 | 150.40 | 241.60 | 220.80 | 324.80 | 304.00 |
| 51 | 164.80 | 156.80 | 248.00 | 227.20 | 331.20 | 307.20 |
| 52 | 172.80 | 161.60 | 257.60 | 235.20 | 340.80 | 320.00 |
| 53 | 177.60 | 166.40 | 270.40 | 249.60 | 355.20 | 332.80 |
| 54 | 187.20 | 174.40 | 286.40 | 265.60 | 368.00 | 345.60 |
| 55 | 195.20 | 185.60 | 305.60 | 284.80 | 387.20 | 361.60 |
| 56 | 209.60 | 195.20 | 326.40 | 305.60 | 409.60 | 382.40 |
| 57 | 227.20 | 209.60 | 347.20 | 326.40 | 435.20 | 403.20 |
| 58 | 235.20 | 222.40 | 372.80 | 353.60 | 459.20 | 430.40 |
| 59 | 257.60 | 241.60 | 400.00 | 379.20 | 486.40 | 456.00 |
| 60 | 272.00 | 251.20 | 424.00 | 403.20 | 515.20 | 483.20 |
| 61 | 296.00 | 272.00 | 457.60 | 436.80 | 552.00 | 515.20 |
| 62 | 318.40 | 296.00 | 486.40 | 462.40 | 588.80 | 552.00 |
| 63 | 344.00 | 320.00 | 513.60 | 486.40 | 630.40 | 593.60 |
| 64 | 366.40 | 340.80 | 539.20 | 512.00 | 672.00 | 635.20 |
| 65 | 396.80 | 368.00 | 568.00 | 534.40 | 718.40 | 680.00 |
| 66 | 425.60 | 398.40 | 596.80 | 560.00 | 766.40 | 724.80 |
| 67 | 460.80 | 433.60 | 644.80 | 604.80 | 819.20 | 774.40 |
| 68 | 508.80 | 475.20 | 712.00 | 670.40 | 881.60 | 830.40 |
| 69 | 558.40 | 524.80 | 793.60 | 745.60 | 953.60 | 894.40 |
| 70 | 620.80 | 577.60 | 889.60 | 836.80 | 1,030.40 | 960.00 |
| 71 | 676.80 | 633.60 | 984.00 | 924.80 | 1,105.60 | 1,027.20 |
| 72 | 744.00 | 696.00 | 1,080.00 | 1,012.80 | 1,196.80 | 1,112.00 |
| 73 | 819.20 | 764.80 | 1,179.20 | 1,105.60 | 1,288.00 | 1,198.40 |
| 74 | 896.00 | 835.20 | 1,280.00 | 1,198.40 | 1,390.40 | 1,297.60 |
| 75 | 985.60 | 910.40 | 1,384.00 | 1,292.80 | 1,499.20 | 1,408.00 |
| 76 | 1,072.00 | 995.20 | 1,494.40 | 1,396.80 | 1,614.40 | 1,520.00 |
| 77 | 1,172.80 | 1,088.00 | 1,622.40 | 1,516.80 | 1,744.00 | 1,644.80 |
| 78 | 1,262.40 | 1,174.40 | 1,744.00 | 1,632.00 | 1,862.40 | 1,758.40 |
| 79 | 1,350.40 | 1,262.40 | 1,868.80 | 1,752.00 | 1,984.00 | 1,870.40 |
| 80 | 1,448.00 | 1,353.60 | 2,000.00 | 1,880.00 | 2,105.60 | 1,985.60 |
| 81 | 1,569.60 | 1,470.40 | 2,160.00 | 2,036.80 | 2,260.80 | 2,131.20 |
| 82 | 1,708.80 | 1,603.20 | 2,347.20 | 2,216.00 | 2,436.80 | 2,296.00 |
| 83 | 1,875.20 | 1,761.60 | 2,563.20 | 2,417.60 | 2,632.00 | 2,481.60 |
| 84 | 2,070.40 | 1,940.80 | 2,811.20 | 2,651.20 | 2,859.20 | 2,697.60 |
| 85 | 2,259.20 | 2,116.80 | 3,065.60 | 2,891.20 | 3,116.80 | 2,942.40 |
| 86 | 2,462.40 | 2,305.60 | 3,340.80 | 3,150.40 | 3,396.80 | 3,204.80 |
| 87 | 2,684.80 | 2,512.00 | 3,643.20 | 3,433.60 | 3,702.40 | 3,494.40 |
| 88 | 2,926.40 | 2,739.20 | 3,972.80 | 3,744.00 | 4,036.80 | 3,809.60 |
| 89 | 3,190.40 | 2,984.00 | 4,329.60 | 4,080.00 | 4,401.60 | 4,153.60 |
| 90 | 3,478.40 | 3,254.40 | 4,718.40 | 4,448.00 | 4,798.40 | 4,524.80 |
| 91 | 3,790.40 | 3,547.20 | 5,140.80 | 4,846.40 | 5,227.20 | 4,931.20 |
| 92 | 4,132.80 | 3,867.20 | 5,604.80 | 5,283.20 | 5,699.20 | 5,374.40 |
| 93 | 4,504.00 | 4,217.60 | 6,108.80 | 5,760.00 | 6,214.40 | 5,860.80 |
| 94 | 4,908.80 | 4,596.80 | 6,659.20 | 6,278.40 | 6,771.20 | 6,387.20 |

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
2,190 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|-------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 82.08 | 79.20 | 122.40 | 113.76 | 169.92 | 162.72 |
| 25-29 | 87.84 | 84.96 | 131.04 | 122.40 | 185.76 | 174.24 |
| 30-34 | 97.92 | 89.28 | 144.00 | 131.04 | 200.16 | 187.20 |
| 35-39 | 103.68 | 99.36 | 155.52 | 144.00 | 217.44 | 201.60 |
| 40-44 | 113.76 | 105.12 | 167.04 | 155.52 | 231.84 | 218.88 |
| 45 | 113.76 | 105.12 | 167.04 | 155.52 | 231.84 | 218.88 |
| 46 | 116.64 | 106.56 | 169.92 | 156.96 | 237.60 | 223.20 |
| 47 | 118.08 | 110.88 | 174.24 | 161.28 | 241.92 | 224.64 |
| 48 | 119.52 | 110.88 | 178.56 | 164.16 | 244.80 | 230.40 |
| 49 | 122.40 | 113.76 | 181.44 | 167.04 | 247.68 | 230.40 |
| 50 | 123.84 | 113.76 | 185.76 | 169.92 | 250.56 | 236.16 |
| 51 | 125.28 | 116.64 | 188.64 | 175.68 | 256.32 | 239.04 |
| 52 | 129.60 | 119.52 | 194.40 | 181.44 | 266.40 | 249.12 |
| 53 | 135.36 | 123.84 | 205.92 | 191.52 | 273.60 | 254.88 |
| 54 | 141.12 | 132.48 | 217.44 | 204.48 | 285.12 | 266.40 |
| 55 | 151.20 | 141.12 | 231.84 | 218.88 | 295.20 | 276.48 |
| 56 | 159.84 | 149.76 | 244.80 | 228.96 | 311.04 | 290.88 |
| 57 | 169.92 | 156.96 | 262.08 | 244.80 | 329.76 | 306.72 |
| 58 | 182.88 | 169.92 | 282.24 | 262.08 | 348.48 | 325.44 |
| 59 | 194.40 | 182.88 | 305.28 | 286.56 | 372.96 | 344.16 |
| 60 | 210.24 | 192.96 | 325.44 | 305.28 | 397.44 | 368.64 |
| 61 | 226.08 | 207.36 | 348.48 | 325.44 | 424.80 | 393.12 |
| 62 | 243.36 | 224.64 | 374.40 | 348.48 | 450.72 | 421.92 |
| 63 | 260.64 | 241.92 | 394.56 | 372.96 | 482.40 | 449.28 |
| 64 | 280.80 | 260.64 | 419.04 | 391.68 | 515.52 | 479.52 |
| 65 | 299.52 | 279.36 | 443.52 | 413.28 | 547.20 | 506.88 |
| 66 | 322.56 | 299.52 | 468.00 | 437.76 | 578.88 | 538.56 |
| 67 | 349.92 | 322.56 | 505.44 | 472.32 | 617.76 | 574.56 |
| 68 | 387.36 | 358.56 | 557.28 | 519.84 | 669.60 | 623.52 |
| 69 | 424.80 | 396.00 | 616.32 | 573.12 | 724.32 | 671.04 |
| 70 | 468.00 | 436.32 | 684.00 | 637.92 | 784.80 | 728.64 |
| 71 | 515.52 | 480.96 | 756.00 | 701.28 | 846.72 | 783.36 |
| 72 | 571.68 | 531.36 | 826.56 | 770.40 | 915.84 | 848.16 |
| 73 | 629.28 | 580.32 | 897.12 | 832.32 | 987.84 | 917.28 |
| 74 | 689.76 | 639.36 | 973.44 | 901.44 | 1,069.92 | 993.60 |
| 75 | 754.56 | 696.96 | 1,054.08 | 979.20 | 1,154.88 | 1,072.80 |
| 76 | 823.68 | 760.32 | 1,137.60 | 1,055.52 | 1,241.28 | 1,154.88 |
| 77 | 904.32 | 838.08 | 1,235.52 | 1,149.12 | 1,343.52 | 1,252.80 |
| 78 | 979.20 | 905.76 | 1,334.88 | 1,241.28 | 1,437.12 | 1,342.08 |
| 79 | 1,054.08 | 979.20 | 1,431.36 | 1,334.88 | 1,533.60 | 1,429.92 |
| 80 | 1,130.40 | 1,049.76 | 1,536.48 | 1,434.24 | 1,634.40 | 1,522.08 |
| 81 | 1,229.76 | 1,144.80 | 1,664.64 | 1,555.20 | 1,753.92 | 1,637.28 |
| 82 | 1,346.40 | 1,251.36 | 1,810.08 | 1,693.44 | 1,892.16 | 1,768.32 |
| 83 | 1,478.88 | 1,376.64 | 1,975.68 | 1,847.52 | 2,049.12 | 1,912.32 |
| 84 | 1,637.28 | 1,522.08 | 2,167.20 | 2,027.52 | 2,227.68 | 2,082.24 |
| 85 | 1,785.60 | 1,660.32 | 2,361.60 | 2,208.96 | 2,426.40 | 2,269.44 |
| 86 | 1,945.44 | 1,810.08 | 2,574.72 | 2,409.12 | 2,645.28 | 2,473.92 |
| 87 | 2,121.12 | 1,974.24 | 2,806.56 | 2,626.56 | 2,882.88 | 2,697.12 |
| 88 | 2,311.20 | 2,151.36 | 3,058.56 | 2,862.72 | 3,142.08 | 2,939.04 |
| 89 | 2,520.00 | 2,342.88 | 3,335.04 | 3,121.92 | 3,424.32 | 3,204.00 |
| 90 | 2,747.52 | 2,554.56 | 3,636.00 | 3,399.84 | 3,732.48 | 3,490.56 |
| 91 | 2,993.76 | 2,784.96 | 3,962.88 | 3,706.56 | 4,069.44 | 3,805.92 |
| 92 | 3,264.48 | 3,036.96 | 4,320.00 | 4,039.20 | 4,435.20 | 4,150.08 |
| 93 | 3,556.80 | 3,312.00 | 4,707.36 | 4,403.52 | 4,834.08 | 4,524.48 |
| 94 | 3,877.92 | 3,608.64 | 5,132.16 | 4,800.96 | 5,267.52 | 4,933.44 |

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
1,460 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 67.68 | 63.36 | 103.68 | 97.92 | 145.44 | 136.80 |
| 25-29 | 73.44 | 67.68 | 110.88 | 103.68 | 156.96 | 148.32 |
| 30-34 | 80.64 | 73.44 | 119.52 | 113.76 | 168.48 | 161.28 |
| 35-39 | 86.40 | 79.20 | 129.60 | 122.40 | 182.88 | 169.92 |
| 40-44 | 95.04 | 84.96 | 138.24 | 131.04 | 198.72 | 185.76 |
| 45 | 95.04 | 84.96 | 138.24 | 131.04 | 198.72 | 185.76 |
| 46 | 95.04 | 84.96 | 141.12 | 135.36 | 200.16 | 187.20 |
| 47 | 97.92 | 86.40 | 144.00 | 136.80 | 204.48 | 191.52 |
| 48 | 99.36 | 87.84 | 145.44 | 138.24 | 205.92 | 197.28 |
| 49 | 99.36 | 87.84 | 148.32 | 138.24 | 205.92 | 197.28 |
| 50 | 100.80 | 92.16 | 151.20 | 142.56 | 210.24 | 200.16 |
| 51 | 103.68 | 92.16 | 154.08 | 145.44 | 217.44 | 201.60 |
| 52 | 106.56 | 97.92 | 162.72 | 151.20 | 218.88 | 204.48 |
| 53 | 112.32 | 103.68 | 169.92 | 156.96 | 226.08 | 211.68 |
| 54 | 118.08 | 106.56 | 175.68 | 164.16 | 237.60 | 220.32 |
| 55 | 123.84 | 116.64 | 188.64 | 174.24 | 243.36 | 224.64 |
| 56 | 131.04 | 119.52 | 201.60 | 187.20 | 256.32 | 236.16 |
| 57 | 138.24 | 131.04 | 217.44 | 200.16 | 272.16 | 249.12 |
| 58 | 151.20 | 138.24 | 228.96 | 211.68 | 286.56 | 260.64 |
| 59 | 162.72 | 149.76 | 244.80 | 226.08 | 306.72 | 279.36 |
| 60 | 172.80 | 156.96 | 269.28 | 244.80 | 328.32 | 299.52 |
| 61 | 187.20 | 172.80 | 288.00 | 262.08 | 348.48 | 322.56 |
| 62 | 204.48 | 187.20 | 309.60 | 286.56 | 375.84 | 342.72 |
| 63 | 217.44 | 197.28 | 331.20 | 305.28 | 398.88 | 361.44 |
| 64 | 230.40 | 211.68 | 351.36 | 328.32 | 419.04 | 384.48 |
| 65 | 244.80 | 224.64 | 378.72 | 348.48 | 443.52 | 404.64 |
| 66 | 263.52 | 241.92 | 398.88 | 371.52 | 468.00 | 427.68 |
| 67 | 285.12 | 262.08 | 429.12 | 397.44 | 499.68 | 456.48 |
| 68 | 316.80 | 289.44 | 472.32 | 434.88 | 542.88 | 493.92 |
| 69 | 348.48 | 319.68 | 515.52 | 475.20 | 590.40 | 540.00 |
| 70 | 383.04 | 352.80 | 568.80 | 522.72 | 645.12 | 588.96 |
| 71 | 424.80 | 391.68 | 619.20 | 570.24 | 694.08 | 640.80 |
| 72 | 469.44 | 430.56 | 678.24 | 620.64 | 754.56 | 698.40 |
| 73 | 516.96 | 476.64 | 735.84 | 672.48 | 819.36 | 753.12 |
| 74 | 565.92 | 522.72 | 794.88 | 728.64 | 885.60 | 815.04 |
| 75 | 623.52 | 576.00 | 861.12 | 789.12 | 956.16 | 879.84 |
| 76 | 685.44 | 630.72 | 931.68 | 855.36 | 1,031.04 | 944.64 |
| 77 | 753.12 | 691.20 | 1,016.64 | 934.56 | 1,117.44 | 1,026.72 |
| 78 | 820.80 | 754.56 | 1,098.72 | 1,010.88 | 1,198.08 | 1,100.16 |
| 79 | 888.48 | 820.80 | 1,180.80 | 1,088.64 | 1,281.60 | 1,176.48 |
| 80 | 960.48 | 882.72 | 1,271.52 | 1,172.16 | 1,369.44 | 1,257.12 |
| 81 | 1,049.76 | 964.80 | 1,383.84 | 1,278.72 | 1,471.68 | 1,356.48 |
| 82 | 1,152.00 | 1,061.28 | 1,507.68 | 1,392.48 | 1,592.64 | 1,467.36 |
| 83 | 1,270.08 | 1,169.28 | 1,645.92 | 1,522.08 | 1,729.44 | 1,592.64 |
| 84 | 1,411.20 | 1,298.88 | 1,802.88 | 1,668.96 | 1,883.52 | 1,733.76 |
| 85 | 1,537.92 | 1,414.08 | 1,965.60 | 1,818.72 | 2,052.00 | 1,890.72 |
| 86 | 1,677.60 | 1,543.68 | 2,142.72 | 1,984.32 | 2,236.32 | 2,062.08 |
| 87 | 1,828.80 | 1,681.92 | 2,335.68 | 2,161.44 | 2,437.92 | 2,249.28 |
| 88 | 1,991.52 | 1,834.56 | 2,545.92 | 2,358.72 | 2,658.24 | 2,449.44 |
| 89 | 2,171.52 | 2,000.16 | 2,773.44 | 2,570.40 | 2,898.72 | 2,668.32 |
| 90 | 2,365.92 | 2,178.72 | 3,024.00 | 2,800.80 | 3,157.92 | 2,910.24 |
| 91 | 2,580.48 | 2,374.56 | 3,296.16 | 3,051.36 | 3,443.04 | 3,170.88 |
| 92 | 2,813.76 | 2,587.68 | 3,589.92 | 3,324.96 | 3,752.64 | 3,456.00 |
| 93 | 3,065.76 | 2,822.40 | 3,912.48 | 3,623.04 | 4,091.04 | 3,768.48 |
| 94 | 3,342.24 | 3,075.84 | 4,268.16 | 3,949.92 | 4,459.68 | 4,106.88 |

Appendix A

Genworth Life Insurance Company
 Current-Year Premiums
 Base + Nonforfeiture
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
 1,095 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 61.92 | 56.16 | 87.84 | 82.08 | 126.72 | 118.08 |
| 25-29 | 66.24 | 61.92 | 97.92 | 87.84 | 136.80 | 126.72 |
| 30-34 | 69.12 | 66.24 | 103.68 | 97.92 | 148.32 | 136.80 |
| 35-39 | 74.88 | 69.12 | 113.76 | 103.68 | 161.28 | 148.32 |
| 40-44 | 82.08 | 74.88 | 122.40 | 113.76 | 169.92 | 161.28 |
| 45 | 82.08 | 74.88 | 122.40 | 113.76 | 169.92 | 161.28 |
| 46 | 89.28 | 79.20 | 123.84 | 116.64 | 174.24 | 162.72 |
| 47 | 95.04 | 80.64 | 126.72 | 118.08 | 180.00 | 164.16 |
| 48 | 95.04 | 80.64 | 126.72 | 118.08 | 181.44 | 167.04 |
| 49 | 95.04 | 80.64 | 129.60 | 119.52 | 182.88 | 168.48 |
| 50 | 97.92 | 82.08 | 132.48 | 123.84 | 185.76 | 169.92 |
| 51 | 99.36 | 86.40 | 135.36 | 125.28 | 187.20 | 172.80 |
| 52 | 103.68 | 86.40 | 141.12 | 131.04 | 192.96 | 180.00 |
| 53 | 105.12 | 87.84 | 148.32 | 136.80 | 198.72 | 182.88 |
| 54 | 108.00 | 92.16 | 156.96 | 145.44 | 205.92 | 188.64 |
| 55 | 116.64 | 99.36 | 168.48 | 154.08 | 217.44 | 194.40 |
| 56 | 122.40 | 105.12 | 175.68 | 162.72 | 224.64 | 205.92 |
| 57 | 132.48 | 113.76 | 188.64 | 174.24 | 237.60 | 218.88 |
| 58 | 141.12 | 119.52 | 204.48 | 187.20 | 253.44 | 226.08 |
| 59 | 154.08 | 131.04 | 218.88 | 200.16 | 269.28 | 243.36 |
| 60 | 167.04 | 141.12 | 231.84 | 211.68 | 288.00 | 260.64 |
| 61 | 175.68 | 154.08 | 253.44 | 226.08 | 309.60 | 279.36 |
| 62 | 191.52 | 162.72 | 272.16 | 244.80 | 325.44 | 295.20 |
| 63 | 205.92 | 178.56 | 288.00 | 263.52 | 348.48 | 316.80 |
| 64 | 220.32 | 188.64 | 311.04 | 282.24 | 367.20 | 332.64 |
| 65 | 236.16 | 201.60 | 329.76 | 300.96 | 391.68 | 357.12 |
| 66 | 252.00 | 216.00 | 354.24 | 325.44 | 410.40 | 375.84 |
| 67 | 272.16 | 234.72 | 380.16 | 349.92 | 439.20 | 397.44 |
| 68 | 299.52 | 256.32 | 414.72 | 378.72 | 473.76 | 433.44 |
| 69 | 332.64 | 283.68 | 452.16 | 413.28 | 515.52 | 472.32 |
| 70 | 365.76 | 315.36 | 493.92 | 452.16 | 561.60 | 512.64 |
| 71 | 403.20 | 347.04 | 537.12 | 492.48 | 607.68 | 555.84 |
| 72 | 446.40 | 383.04 | 586.08 | 534.24 | 659.52 | 603.36 |
| 73 | 488.16 | 417.60 | 637.92 | 581.76 | 711.36 | 653.76 |
| 74 | 537.12 | 459.36 | 691.20 | 632.16 | 770.40 | 707.04 |
| 75 | 588.96 | 504.00 | 751.68 | 685.44 | 832.32 | 761.76 |
| 76 | 642.24 | 548.64 | 812.16 | 741.60 | 891.36 | 819.36 |
| 77 | 708.48 | 606.24 | 887.04 | 810.72 | 970.56 | 888.48 |
| 78 | 774.72 | 660.96 | 954.72 | 875.52 | 1,038.24 | 951.84 |
| 79 | 836.64 | 718.56 | 1,026.72 | 943.20 | 1,105.92 | 1,015.20 |
| 80 | 905.76 | 779.04 | 1,104.48 | 1,013.76 | 1,179.36 | 1,081.44 |
| 81 | 993.60 | 852.48 | 1,196.64 | 1,101.60 | 1,270.08 | 1,163.52 |
| 82 | 1,090.08 | 937.44 | 1,301.76 | 1,196.64 | 1,370.88 | 1,255.68 |
| 83 | 1,202.40 | 1,033.92 | 1,419.84 | 1,306.08 | 1,486.08 | 1,360.80 |
| 84 | 1,332.00 | 1,144.80 | 1,556.64 | 1,434.24 | 1,614.24 | 1,480.32 |
| 85 | 1,452.96 | 1,247.04 | 1,696.32 | 1,563.84 | 1,759.68 | 1,612.80 |
| 86 | 1,581.12 | 1,359.36 | 1,847.52 | 1,703.52 | 1,919.52 | 1,758.24 |
| 87 | 1,722.24 | 1,481.76 | 2,013.12 | 1,857.60 | 2,093.76 | 1,918.08 |
| 88 | 1,877.76 | 1,614.24 | 2,196.00 | 2,024.64 | 2,282.40 | 2,090.88 |
| 89 | 2,044.80 | 1,759.68 | 2,393.28 | 2,207.52 | 2,486.88 | 2,278.08 |
| 90 | 2,229.12 | 1,919.52 | 2,607.84 | 2,407.68 | 2,711.52 | 2,482.56 |
| 91 | 2,427.84 | 2,093.76 | 2,844.00 | 2,625.12 | 2,956.32 | 2,707.20 |
| 92 | 2,648.16 | 2,282.40 | 3,100.32 | 2,859.84 | 3,222.72 | 2,950.56 |
| 93 | 2,884.32 | 2,486.88 | 3,378.24 | 3,116.16 | 3,512.16 | 3,215.52 |
| 94 | 3,144.96 | 2,711.52 | 3,683.52 | 3,398.40 | 3,828.96 | 3,506.40 |

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
730 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 48.96 | 44.64 | 67.68 | 63.36 | 99.36 | 87.84 |
| 25-29 | 54.72 | 47.52 | 73.44 | 67.68 | 105.12 | 97.92 |
| 30-34 | 60.48 | 51.84 | 80.64 | 73.44 | 116.64 | 103.68 |
| 35-39 | 63.36 | 56.16 | 86.40 | 79.20 | 123.84 | 110.88 |
| 40-44 | 67.68 | 61.92 | 95.04 | 84.96 | 135.36 | 119.52 |
| 45 | 67.68 | 61.92 | 95.04 | 84.96 | 135.36 | 119.52 |
| 46 | 67.68 | 63.36 | 97.92 | 86.40 | 136.80 | 122.40 |
| 47 | 69.12 | 63.36 | 99.36 | 87.84 | 138.24 | 123.84 |
| 48 | 69.12 | 63.36 | 100.80 | 89.28 | 141.12 | 126.72 |
| 49 | 73.44 | 66.24 | 100.80 | 89.28 | 141.12 | 126.72 |
| 50 | 73.44 | 67.68 | 105.12 | 95.04 | 145.44 | 131.04 |
| 51 | 73.44 | 67.68 | 106.56 | 97.92 | 145.44 | 131.04 |
| 52 | 74.88 | 69.12 | 108.00 | 100.80 | 149.76 | 136.80 |
| 53 | 79.20 | 70.56 | 118.08 | 106.56 | 155.52 | 141.12 |
| 54 | 82.08 | 73.44 | 123.84 | 112.32 | 162.72 | 145.44 |
| 55 | 87.84 | 80.64 | 132.48 | 119.52 | 168.48 | 154.08 |
| 56 | 89.28 | 82.08 | 138.24 | 125.28 | 174.24 | 156.96 |
| 57 | 99.36 | 86.40 | 151.20 | 136.80 | 187.20 | 168.48 |
| 58 | 105.12 | 92.16 | 159.84 | 148.32 | 200.16 | 180.00 |
| 59 | 116.64 | 103.68 | 169.92 | 154.08 | 210.24 | 188.64 |
| 60 | 123.84 | 113.76 | 185.76 | 167.04 | 224.64 | 204.48 |
| 61 | 135.36 | 122.40 | 194.40 | 175.68 | 241.92 | 220.32 |
| 62 | 149.76 | 135.36 | 210.24 | 188.64 | 256.32 | 231.84 |
| 63 | 156.96 | 144.00 | 226.08 | 204.48 | 273.60 | 249.12 |
| 64 | 168.48 | 154.08 | 244.80 | 220.32 | 288.00 | 262.08 |
| 65 | 178.56 | 162.72 | 262.08 | 236.16 | 309.60 | 279.36 |
| 66 | 191.52 | 177.12 | 280.80 | 254.88 | 322.56 | 293.76 |
| 67 | 205.92 | 188.64 | 300.96 | 270.72 | 347.04 | 316.80 |
| 68 | 226.08 | 207.36 | 325.44 | 292.32 | 374.40 | 339.84 |
| 69 | 250.56 | 228.96 | 355.68 | 321.12 | 406.08 | 368.64 |
| 70 | 279.36 | 253.44 | 383.04 | 349.92 | 439.20 | 396.00 |
| 71 | 303.84 | 280.80 | 414.72 | 374.40 | 475.20 | 430.56 |
| 72 | 336.96 | 306.72 | 452.16 | 410.40 | 514.08 | 462.24 |
| 73 | 367.20 | 335.52 | 492.48 | 447.84 | 552.96 | 502.56 |
| 74 | 400.32 | 364.32 | 538.56 | 488.16 | 597.60 | 544.32 |
| 75 | 439.20 | 396.00 | 587.52 | 532.80 | 640.80 | 586.08 |
| 76 | 476.64 | 432.00 | 635.04 | 577.44 | 692.64 | 632.16 |
| 77 | 527.04 | 475.20 | 691.20 | 629.28 | 744.48 | 681.12 |
| 78 | 574.56 | 521.28 | 744.48 | 675.36 | 794.88 | 727.20 |
| 79 | 624.96 | 567.36 | 796.32 | 722.88 | 846.72 | 770.40 |
| 80 | 681.12 | 620.64 | 849.60 | 773.28 | 898.56 | 816.48 |
| 81 | 745.92 | 684.00 | 917.28 | 832.32 | 963.36 | 874.08 |
| 82 | 819.36 | 753.12 | 993.60 | 904.32 | 1,038.24 | 938.88 |
| 83 | 902.88 | 828.00 | 1,081.44 | 984.96 | 1,118.88 | 1,012.32 |
| 84 | 996.48 | 914.40 | 1,185.12 | 1,080.00 | 1,215.36 | 1,101.60 |
| 85 | 1,085.76 | 997.92 | 1,293.12 | 1,173.60 | 1,326.24 | 1,199.52 |
| 86 | 1,185.12 | 1,088.64 | 1,409.76 | 1,280.16 | 1,444.32 | 1,306.08 |
| 87 | 1,293.12 | 1,188.00 | 1,536.48 | 1,395.36 | 1,575.36 | 1,424.16 |
| 88 | 1,409.76 | 1,294.56 | 1,676.16 | 1,520.64 | 1,717.92 | 1,552.32 |
| 89 | 1,536.48 | 1,411.20 | 1,825.92 | 1,657.44 | 1,869.12 | 1,692.00 |
| 90 | 1,676.16 | 1,537.92 | 1,988.64 | 1,808.64 | 2,039.04 | 1,843.20 |
| 91 | 1,825.92 | 1,677.60 | 2,170.08 | 1,971.36 | 2,223.36 | 2,010.24 |
| 92 | 1,988.64 | 1,828.80 | 2,364.48 | 2,149.92 | 2,422.08 | 2,193.12 |
| 93 | 2,170.08 | 1,991.52 | 2,576.16 | 2,341.44 | 2,639.52 | 2,388.96 |
| 94 | 2,364.48 | 2,171.52 | 2,808.00 | 2,551.68 | 2,877.12 | 2,603.52 |

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
4,380 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 67.68 | 63.36 | 99.36 | 92.16 | 138.24 | 131.04 |
| 25-29 | 70.56 | 67.68 | 106.56 | 99.36 | 149.76 | 141.12 |
| 30-34 | 79.20 | 73.44 | 116.64 | 106.56 | 162.72 | 151.20 |
| 35-39 | 84.96 | 80.64 | 125.28 | 116.64 | 175.68 | 162.72 |
| 40-44 | 92.16 | 84.96 | 135.36 | 125.28 | 187.20 | 178.56 |
| 45 | 92.16 | 84.96 | 135.36 | 125.28 | 187.20 | 178.56 |
| 46 | 93.60 | 86.40 | 138.24 | 126.72 | 192.96 | 180.00 |
| 47 | 95.04 | 89.28 | 141.12 | 131.04 | 194.40 | 181.44 |
| 48 | 97.92 | 89.28 | 144.00 | 132.48 | 198.72 | 187.20 |
| 49 | 99.36 | 92.16 | 148.32 | 135.36 | 200.16 | 187.20 |
| 50 | 99.36 | 92.16 | 149.76 | 138.24 | 204.48 | 191.52 |
| 51 | 100.80 | 93.60 | 154.08 | 142.56 | 207.36 | 194.40 |
| 52 | 105.12 | 97.92 | 156.96 | 148.32 | 216.00 | 201.60 |
| 53 | 108.00 | 99.36 | 167.04 | 155.52 | 220.32 | 205.92 |
| 54 | 113.76 | 108.00 | 175.68 | 164.16 | 230.40 | 216.00 |
| 55 | 123.84 | 113.76 | 187.20 | 178.56 | 239.04 | 224.64 |
| 56 | 129.60 | 122.40 | 198.72 | 185.76 | 250.56 | 236.16 |
| 57 | 138.24 | 126.72 | 211.68 | 198.72 | 267.84 | 249.12 |
| 58 | 148.32 | 138.24 | 228.96 | 211.68 | 282.24 | 263.52 |
| 59 | 156.96 | 148.32 | 247.68 | 231.84 | 300.96 | 279.36 |
| 60 | 169.92 | 155.52 | 263.52 | 247.68 | 322.56 | 299.52 |
| 61 | 182.88 | 168.48 | 282.24 | 263.52 | 344.16 | 318.24 |
| 62 | 197.28 | 181.44 | 303.84 | 282.24 | 365.76 | 341.28 |
| 63 | 211.68 | 194.40 | 319.68 | 300.96 | 391.68 | 362.88 |
| 64 | 228.96 | 211.68 | 338.40 | 316.80 | 417.60 | 387.36 |
| 65 | 243.36 | 226.08 | 360.00 | 335.52 | 443.52 | 411.84 |
| 66 | 262.08 | 241.92 | 378.72 | 354.24 | 469.44 | 436.32 |
| 67 | 283.68 | 262.08 | 408.96 | 381.60 | 499.68 | 466.56 |
| 68 | 313.92 | 290.88 | 452.16 | 420.48 | 541.44 | 505.44 |
| 69 | 344.16 | 321.12 | 499.68 | 465.12 | 586.08 | 544.32 |
| 70 | 380.16 | 352.80 | 554.40 | 516.96 | 635.04 | 590.40 |
| 71 | 417.60 | 388.80 | 612.00 | 567.36 | 685.44 | 635.04 |
| 72 | 463.68 | 430.56 | 669.60 | 623.52 | 741.60 | 686.88 |
| 73 | 509.76 | 469.44 | 727.20 | 673.92 | 799.20 | 743.04 |
| 74 | 558.72 | 516.96 | 789.12 | 730.08 | 865.44 | 804.96 |
| 75 | 612.00 | 563.04 | 853.92 | 793.44 | 934.56 | 869.76 |
| 76 | 668.16 | 616.32 | 921.60 | 855.36 | 1,003.68 | 936.00 |
| 77 | 732.96 | 678.24 | 1,000.80 | 931.68 | 1,088.64 | 1,013.76 |
| 78 | 793.44 | 734.40 | 1,081.44 | 1,005.12 | 1,163.52 | 1,088.64 |
| 79 | 853.92 | 793.44 | 1,159.20 | 1,081.44 | 1,242.72 | 1,157.76 |
| 80 | 915.84 | 851.04 | 1,245.60 | 1,160.64 | 1,323.36 | 1,232.64 |
| 81 | 996.48 | 927.36 | 1,347.84 | 1,260.00 | 1,421.28 | 1,326.24 |
| 82 | 1,091.52 | 1,013.76 | 1,465.92 | 1,372.32 | 1,533.60 | 1,432.80 |
| 83 | 1,196.64 | 1,114.56 | 1,599.84 | 1,497.60 | 1,658.88 | 1,549.44 |
| 84 | 1,326.24 | 1,232.64 | 1,755.36 | 1,641.60 | 1,802.88 | 1,686.24 |
| 85 | 1,445.76 | 1,344.96 | 1,912.32 | 1,789.92 | 1,965.60 | 1,838.88 |
| 86 | 1,576.80 | 1,465.92 | 2,086.56 | 1,952.64 | 2,142.72 | 2,004.48 |
| 87 | 1,719.36 | 1,599.84 | 2,273.76 | 2,128.32 | 2,335.68 | 2,184.48 |
| 88 | 1,873.44 | 1,742.40 | 2,476.80 | 2,318.40 | 2,545.92 | 2,381.76 |
| 89 | 2,041.92 | 1,897.92 | 2,701.44 | 2,528.64 | 2,773.44 | 2,594.88 |
| 90 | 2,226.24 | 2,070.72 | 2,946.24 | 2,753.28 | 3,024.00 | 2,826.72 |
| 91 | 2,424.96 | 2,255.04 | 3,209.76 | 3,002.40 | 3,296.16 | 3,081.60 |
| 92 | 2,645.28 | 2,460.96 | 3,499.20 | 3,271.68 | 3,591.36 | 3,362.40 |
| 93 | 2,881.44 | 2,682.72 | 3,813.12 | 3,566.88 | 3,915.36 | 3,664.80 |
| 94 | 3,142.08 | 2,923.20 | 4,157.28 | 3,888.00 | 4,268.16 | 3,996.00 |

Appendix A

Genworth Life Insurance Company
 Current-Year Premiums
 Base + Nonforfeiture
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 2,920 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 54.72 | 51.84 | 84.96 | 80.64 | 119.52 | 112.32 |
| 25-29 | 60.48 | 54.72 | 89.28 | 84.96 | 129.60 | 122.40 |
| 30-34 | 66.24 | 60.48 | 97.92 | 93.60 | 138.24 | 131.04 |
| 35-39 | 70.56 | 63.36 | 105.12 | 99.36 | 149.76 | 138.24 |
| 40-44 | 79.20 | 69.12 | 112.32 | 106.56 | 162.72 | 151.20 |
| 45 | 79.20 | 69.12 | 112.32 | 106.56 | 162.72 | 151.20 |
| 46 | 79.20 | 69.12 | 113.76 | 110.88 | 162.72 | 154.08 |
| 47 | 80.64 | 70.56 | 118.08 | 112.32 | 167.04 | 155.52 |
| 48 | 80.64 | 70.56 | 119.52 | 112.32 | 168.48 | 161.28 |
| 49 | 80.64 | 70.56 | 122.40 | 112.32 | 168.48 | 161.28 |
| 50 | 82.08 | 74.88 | 123.84 | 116.64 | 172.80 | 162.72 |
| 51 | 84.96 | 74.88 | 125.28 | 119.52 | 178.56 | 164.16 |
| 52 | 87.84 | 80.64 | 132.48 | 123.84 | 180.00 | 167.04 |
| 53 | 92.16 | 84.96 | 138.24 | 129.60 | 185.76 | 172.80 |
| 54 | 97.92 | 87.84 | 144.00 | 135.36 | 194.40 | 180.00 |
| 55 | 100.80 | 95.04 | 155.52 | 142.56 | 198.72 | 182.88 |
| 56 | 106.56 | 97.92 | 164.16 | 154.08 | 210.24 | 192.96 |
| 57 | 112.32 | 106.56 | 178.56 | 162.72 | 223.20 | 204.48 |
| 58 | 123.84 | 112.32 | 187.20 | 172.80 | 234.72 | 213.12 |
| 59 | 132.48 | 122.40 | 200.16 | 185.76 | 250.56 | 228.96 |
| 60 | 141.12 | 129.60 | 220.32 | 200.16 | 267.84 | 244.80 |
| 61 | 154.08 | 141.12 | 236.16 | 213.12 | 285.12 | 263.52 |
| 62 | 167.04 | 154.08 | 253.44 | 234.72 | 306.72 | 280.80 |
| 63 | 178.56 | 161.28 | 272.16 | 249.12 | 325.44 | 295.20 |
| 64 | 188.64 | 172.80 | 288.00 | 267.84 | 342.72 | 313.92 |
| 65 | 200.16 | 182.88 | 309.60 | 285.12 | 362.88 | 331.20 |
| 66 | 216.00 | 197.28 | 326.88 | 305.28 | 383.04 | 349.92 |
| 67 | 234.72 | 213.12 | 349.92 | 326.88 | 408.96 | 374.40 |
| 68 | 257.76 | 236.16 | 385.92 | 357.12 | 444.96 | 404.64 |
| 69 | 285.12 | 260.64 | 420.48 | 388.80 | 482.40 | 442.08 |
| 70 | 313.92 | 288.00 | 465.12 | 426.24 | 527.04 | 480.96 |
| 71 | 348.48 | 319.68 | 506.88 | 466.56 | 567.36 | 522.72 |
| 72 | 384.48 | 352.80 | 554.40 | 506.88 | 616.32 | 570.24 |
| 73 | 421.92 | 390.24 | 601.92 | 550.08 | 669.60 | 616.32 |
| 74 | 463.68 | 426.24 | 649.44 | 596.16 | 722.88 | 666.72 |
| 75 | 509.76 | 469.44 | 702.72 | 646.56 | 780.48 | 718.56 |
| 76 | 560.16 | 515.52 | 763.20 | 699.84 | 842.40 | 771.84 |
| 77 | 614.88 | 565.92 | 830.88 | 764.64 | 914.40 | 839.52 |
| 78 | 671.04 | 616.32 | 898.56 | 826.56 | 979.20 | 900.00 |
| 79 | 727.20 | 669.60 | 964.80 | 889.92 | 1,046.88 | 961.92 |
| 80 | 784.80 | 721.44 | 1,039.68 | 959.04 | 1,118.88 | 1,026.72 |
| 81 | 858.24 | 790.56 | 1,130.40 | 1,045.44 | 1,203.84 | 1,110.24 |
| 82 | 941.76 | 868.32 | 1,232.64 | 1,139.04 | 1,301.76 | 1,199.52 |
| 83 | 1,038.24 | 956.16 | 1,346.40 | 1,244.16 | 1,412.64 | 1,301.76 |
| 84 | 1,154.88 | 1,061.28 | 1,474.56 | 1,365.12 | 1,537.92 | 1,416.96 |
| 85 | 1,257.12 | 1,156.32 | 1,607.04 | 1,487.52 | 1,677.60 | 1,546.56 |
| 86 | 1,370.88 | 1,261.44 | 1,752.48 | 1,621.44 | 1,828.80 | 1,686.24 |
| 87 | 1,494.72 | 1,376.64 | 1,909.44 | 1,766.88 | 1,991.52 | 1,838.88 |
| 88 | 1,627.20 | 1,500.48 | 2,079.36 | 1,928.16 | 2,172.96 | 2,001.60 |
| 89 | 1,775.52 | 1,635.84 | 2,266.56 | 2,100.96 | 2,370.24 | 2,181.60 |
| 90 | 1,933.92 | 1,781.28 | 2,472.48 | 2,288.16 | 2,581.92 | 2,377.44 |
| 91 | 2,109.60 | 1,941.12 | 2,694.24 | 2,495.52 | 2,815.20 | 2,593.44 |
| 92 | 2,299.68 | 2,116.80 | 2,934.72 | 2,718.72 | 3,067.20 | 2,825.28 |
| 93 | 2,505.60 | 2,306.88 | 3,199.68 | 2,962.08 | 3,343.68 | 3,081.60 |
| 94 | 2,733.12 | 2,514.24 | 3,489.12 | 3,229.92 | 3,646.08 | 3,356.64 |

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
2,190 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 51.84 | 48.96 | 76.32 | 70.56 | 110.88 | 103.68 |
| 25-29 | 56.16 | 51.84 | 84.96 | 76.32 | 119.52 | 110.88 |
| 30-34 | 60.48 | 56.16 | 89.28 | 84.96 | 129.60 | 119.52 |
| 35-39 | 66.24 | 60.48 | 99.36 | 89.28 | 141.12 | 129.60 |
| 40-44 | 70.56 | 66.24 | 106.56 | 99.36 | 148.32 | 141.12 |
| 45 | 70.56 | 66.24 | 106.56 | 99.36 | 148.32 | 141.12 |
| 46 | 74.88 | 66.24 | 106.56 | 100.80 | 151.20 | 142.56 |
| 47 | 76.32 | 69.12 | 110.88 | 103.68 | 156.96 | 144.00 |
| 48 | 76.32 | 69.12 | 110.88 | 103.68 | 156.96 | 144.00 |
| 49 | 76.32 | 69.12 | 112.32 | 105.12 | 159.84 | 145.44 |
| 50 | 79.20 | 70.56 | 116.64 | 106.56 | 161.28 | 148.32 |
| 51 | 80.64 | 70.56 | 118.08 | 108.00 | 162.72 | 149.76 |
| 52 | 84.96 | 74.88 | 122.40 | 113.76 | 168.48 | 156.96 |
| 53 | 87.84 | 76.32 | 129.60 | 119.52 | 172.80 | 159.84 |
| 54 | 93.60 | 80.64 | 136.80 | 126.72 | 180.00 | 164.16 |
| 55 | 95.04 | 86.40 | 145.44 | 132.48 | 188.64 | 168.48 |
| 56 | 100.80 | 92.16 | 154.08 | 142.56 | 194.40 | 180.00 |
| 57 | 106.56 | 99.36 | 164.16 | 151.20 | 205.92 | 191.52 |
| 58 | 122.40 | 105.12 | 178.56 | 162.72 | 218.88 | 197.28 |
| 59 | 125.28 | 113.76 | 191.52 | 174.24 | 234.72 | 211.68 |
| 60 | 132.48 | 122.40 | 201.60 | 182.88 | 250.56 | 226.08 |
| 61 | 145.44 | 132.48 | 218.88 | 197.28 | 269.28 | 243.36 |
| 62 | 159.84 | 142.56 | 236.16 | 213.12 | 282.24 | 256.32 |
| 63 | 168.48 | 155.52 | 250.56 | 230.40 | 303.84 | 275.04 |
| 64 | 180.00 | 164.16 | 269.28 | 244.80 | 319.68 | 290.88 |
| 65 | 191.52 | 175.68 | 286.56 | 262.08 | 341.28 | 311.04 |
| 66 | 204.48 | 187.20 | 308.16 | 282.24 | 357.12 | 326.88 |
| 67 | 223.20 | 203.04 | 329.76 | 303.84 | 381.60 | 347.04 |
| 68 | 244.80 | 223.20 | 360.00 | 329.76 | 411.84 | 377.28 |
| 69 | 270.72 | 246.24 | 393.12 | 358.56 | 447.84 | 410.40 |
| 70 | 296.64 | 273.60 | 429.12 | 393.12 | 488.16 | 446.40 |
| 71 | 329.76 | 302.40 | 468.00 | 429.12 | 528.48 | 483.84 |
| 72 | 364.32 | 332.64 | 509.76 | 465.12 | 574.56 | 525.60 |
| 73 | 400.32 | 364.32 | 555.84 | 505.44 | 617.76 | 568.80 |
| 74 | 440.64 | 400.32 | 600.48 | 550.08 | 671.04 | 614.88 |
| 75 | 483.84 | 439.20 | 653.76 | 596.16 | 724.32 | 663.84 |
| 76 | 532.80 | 476.64 | 705.60 | 646.56 | 774.72 | 712.80 |
| 77 | 584.64 | 528.48 | 771.84 | 705.60 | 843.84 | 773.28 |
| 78 | 636.48 | 574.56 | 830.88 | 761.76 | 902.88 | 829.44 |
| 79 | 689.76 | 624.96 | 894.24 | 822.24 | 961.92 | 884.16 |
| 80 | 745.92 | 676.80 | 960.48 | 881.28 | 1,025.28 | 940.32 |
| 81 | 815.04 | 741.60 | 1,041.12 | 959.04 | 1,104.48 | 1,013.76 |
| 82 | 895.68 | 815.04 | 1,133.28 | 1,041.12 | 1,192.32 | 1,091.52 |
| 83 | 986.40 | 898.56 | 1,235.52 | 1,136.16 | 1,291.68 | 1,183.68 |
| 84 | 1,095.84 | 995.04 | 1,355.04 | 1,247.04 | 1,404.00 | 1,288.80 |
| 85 | 1,193.76 | 1,084.32 | 1,476.00 | 1,359.36 | 1,532.16 | 1,402.56 |
| 86 | 1,303.20 | 1,182.24 | 1,608.48 | 1,481.76 | 1,668.96 | 1,530.72 |
| 87 | 1,421.28 | 1,290.24 | 1,752.48 | 1,615.68 | 1,821.60 | 1,667.52 |
| 88 | 1,546.56 | 1,404.00 | 1,910.88 | 1,762.56 | 1,985.76 | 1,820.16 |
| 89 | 1,686.24 | 1,532.16 | 2,082.24 | 1,920.96 | 2,164.32 | 1,982.88 |
| 90 | 1,838.88 | 1,668.96 | 2,269.44 | 2,095.20 | 2,358.72 | 2,160.00 |
| 91 | 2,004.48 | 1,821.60 | 2,473.92 | 2,283.84 | 2,571.84 | 2,354.40 |
| 92 | 2,185.92 | 1,985.76 | 2,697.12 | 2,486.88 | 2,803.68 | 2,567.52 |
| 93 | 2,380.32 | 2,164.32 | 2,939.04 | 2,711.52 | 3,055.68 | 2,799.36 |
| 94 | 2,596.32 | 2,358.72 | 3,204.00 | 2,956.32 | 3,330.72 | 3,049.92 |

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

| Issue Age | Joint 1,460 x Daily Payment Maximum Plan | | | | | |
|-----------|---|--------------------------------|-----------------------------------|--------------------------------|-------------------------------------|--------------------------------|
| | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 44.64 | 41.76 | 61.92 | 57.60 | 92.16 | 80.64 |
| 25-29 | 50.40 | 43.20 | 67.68 | 61.92 | 97.92 | 89.28 |
| 30-34 | 56.16 | 48.96 | 74.88 | 67.68 | 106.56 | 95.04 |
| 35-39 | 57.60 | 51.84 | 79.20 | 73.44 | 113.76 | 100.80 |
| 40-44 | 61.92 | 56.16 | 87.84 | 79.20 | 123.84 | 110.88 |
| 45 | 61.92 | 56.16 | 87.84 | 79.20 | 123.84 | 110.88 |
| 46 | 61.92 | 57.60 | 89.28 | 79.20 | 125.28 | 112.32 |
| 47 | 63.36 | 57.60 | 92.16 | 80.64 | 126.72 | 113.76 |
| 48 | 63.36 | 57.60 | 93.60 | 82.08 | 129.60 | 118.08 |
| 49 | 67.68 | 60.48 | 93.60 | 82.08 | 129.60 | 118.08 |
| 50 | 67.68 | 61.92 | 97.92 | 87.84 | 135.36 | 122.40 |
| 51 | 67.68 | 61.92 | 99.36 | 89.28 | 135.36 | 122.40 |
| 52 | 69.12 | 63.36 | 100.80 | 93.60 | 138.24 | 125.28 |
| 53 | 73.44 | 66.24 | 108.00 | 99.36 | 144.00 | 129.60 |
| 54 | 76.32 | 67.68 | 113.76 | 103.68 | 149.76 | 135.36 |
| 55 | 80.64 | 74.88 | 122.40 | 110.88 | 155.52 | 142.56 |
| 56 | 82.08 | 76.32 | 126.72 | 116.64 | 161.28 | 144.00 |
| 57 | 92.16 | 79.20 | 141.12 | 125.28 | 172.80 | 155.52 |
| 58 | 97.92 | 84.96 | 145.44 | 136.80 | 185.76 | 167.04 |
| 59 | 106.56 | 95.04 | 156.96 | 142.56 | 192.96 | 174.24 |
| 60 | 113.76 | 105.12 | 169.92 | 154.08 | 207.36 | 188.64 |
| 61 | 123.84 | 112.32 | 180.00 | 162.72 | 223.20 | 204.48 |
| 62 | 138.24 | 123.84 | 192.96 | 174.24 | 236.16 | 213.12 |
| 63 | 144.00 | 132.48 | 210.24 | 188.64 | 253.44 | 230.40 |
| 64 | 155.52 | 142.56 | 226.08 | 204.48 | 266.40 | 241.92 |
| 65 | 164.16 | 149.76 | 241.92 | 217.44 | 285.12 | 256.32 |
| 66 | 177.12 | 164.16 | 257.76 | 234.72 | 299.52 | 270.72 |
| 67 | 190.08 | 172.80 | 276.48 | 250.56 | 318.24 | 293.76 |
| 68 | 208.80 | 190.08 | 299.52 | 270.72 | 345.60 | 313.92 |
| 69 | 230.40 | 210.24 | 328.32 | 295.20 | 375.84 | 339.84 |
| 70 | 257.76 | 234.72 | 352.80 | 322.56 | 404.64 | 365.76 |
| 71 | 280.80 | 259.20 | 381.60 | 347.04 | 437.76 | 396.00 |
| 72 | 309.60 | 283.68 | 416.16 | 378.72 | 475.20 | 426.24 |
| 73 | 338.40 | 309.60 | 453.60 | 413.28 | 511.20 | 463.68 |
| 74 | 370.08 | 336.96 | 496.80 | 449.28 | 550.08 | 501.12 |
| 75 | 404.64 | 364.32 | 542.88 | 491.04 | 590.40 | 541.44 |
| 76 | 439.20 | 397.44 | 586.08 | 532.80 | 639.36 | 583.20 |
| 77 | 485.28 | 437.76 | 637.92 | 578.88 | 686.88 | 629.28 |
| 78 | 531.36 | 479.52 | 686.88 | 623.52 | 732.96 | 672.48 |
| 79 | 576.00 | 524.16 | 734.40 | 666.72 | 781.92 | 709.92 |
| 80 | 627.84 | 573.12 | 783.36 | 714.24 | 829.44 | 753.12 |
| 81 | 686.88 | 630.72 | 846.72 | 768.96 | 889.92 | 806.40 |
| 82 | 757.44 | 695.52 | 917.28 | 835.20 | 957.60 | 865.44 |
| 83 | 832.32 | 763.20 | 996.48 | 908.64 | 1,033.92 | 934.56 |
| 84 | 918.72 | 842.40 | 1,094.40 | 995.04 | 1,121.76 | 1,015.20 |
| 85 | 1,002.24 | 920.16 | 1,192.32 | 1,082.88 | 1,224.00 | 1,105.92 |
| 86 | 1,094.40 | 1,003.68 | 1,300.32 | 1,180.80 | 1,332.00 | 1,205.28 |
| 87 | 1,192.32 | 1,094.40 | 1,416.96 | 1,288.80 | 1,452.96 | 1,313.28 |
| 88 | 1,300.32 | 1,193.76 | 1,546.56 | 1,402.56 | 1,585.44 | 1,431.36 |
| 89 | 1,416.96 | 1,301.76 | 1,686.24 | 1,527.84 | 1,725.12 | 1,560.96 |
| 90 | 1,546.56 | 1,419.84 | 1,834.56 | 1,667.52 | 1,880.64 | 1,700.64 |
| 91 | 1,686.24 | 1,546.56 | 2,000.16 | 1,818.72 | 2,052.00 | 1,854.72 |
| 92 | 1,834.56 | 1,686.24 | 2,181.60 | 1,982.88 | 2,236.32 | 2,021.76 |
| 93 | 2,000.16 | 1,838.88 | 2,376.00 | 2,160.00 | 2,435.04 | 2,204.64 |
| 94 | 2,181.60 | 2,001.60 | 2,592.00 | 2,354.40 | 2,652.48 | 2,401.92 |

Appendix A

Genworth Life Insurance Company
 Current-Year Premiums
 Base + Nonforfeiture
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 1,095 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 41.76 | 37.44 | 60.48 | 56.16 | 86.40 | 79.20 |
| 25-29 | 44.64 | 41.76 | 66.24 | 60.48 | 92.16 | 86.40 |
| 30-34 | 47.52 | 44.64 | 69.12 | 66.24 | 99.36 | 92.16 |
| 35-39 | 50.40 | 47.52 | 76.32 | 69.12 | 108.00 | 99.36 |
| 40-44 | 56.16 | 50.40 | 82.08 | 76.32 | 113.76 | 108.00 |
| 45 | 56.16 | 50.40 | 82.08 | 76.32 | 113.76 | 108.00 |
| 46 | 60.48 | 51.84 | 84.96 | 76.32 | 118.08 | 110.88 |
| 47 | 61.92 | 54.72 | 86.40 | 79.20 | 122.40 | 110.88 |
| 48 | 61.92 | 54.72 | 86.40 | 80.64 | 122.40 | 112.32 |
| 49 | 63.36 | 54.72 | 87.84 | 80.64 | 123.84 | 113.76 |
| 50 | 66.24 | 56.16 | 89.28 | 84.96 | 125.28 | 113.76 |
| 51 | 66.24 | 57.60 | 92.16 | 84.96 | 126.72 | 116.64 |
| 52 | 67.68 | 57.60 | 95.04 | 87.84 | 131.04 | 122.40 |
| 53 | 70.56 | 60.48 | 99.36 | 92.16 | 135.36 | 123.84 |
| 54 | 73.44 | 61.92 | 106.56 | 99.36 | 138.24 | 126.72 |
| 55 | 79.20 | 67.68 | 113.76 | 103.68 | 145.44 | 131.04 |
| 56 | 80.64 | 70.56 | 118.08 | 110.88 | 151.20 | 138.24 |
| 57 | 89.28 | 76.32 | 126.72 | 118.08 | 161.28 | 148.32 |
| 58 | 95.04 | 80.64 | 138.24 | 126.72 | 169.92 | 154.08 |
| 59 | 103.68 | 87.84 | 148.32 | 135.36 | 181.44 | 164.16 |
| 60 | 112.32 | 95.04 | 156.96 | 142.56 | 194.40 | 175.68 |
| 61 | 118.08 | 103.68 | 169.92 | 154.08 | 207.36 | 188.64 |
| 62 | 129.60 | 110.88 | 182.88 | 164.16 | 218.88 | 200.16 |
| 63 | 138.24 | 119.52 | 194.40 | 178.56 | 236.16 | 213.12 |
| 64 | 149.76 | 126.72 | 210.24 | 191.52 | 247.68 | 224.64 |
| 65 | 159.84 | 136.80 | 223.20 | 204.48 | 263.52 | 241.92 |
| 66 | 171.36 | 145.44 | 239.04 | 218.88 | 276.48 | 252.00 |
| 67 | 184.32 | 158.40 | 256.32 | 236.16 | 296.64 | 269.28 |
| 68 | 203.04 | 174.24 | 279.36 | 256.32 | 319.68 | 292.32 |
| 69 | 224.64 | 190.08 | 305.28 | 279.36 | 348.48 | 319.68 |
| 70 | 246.24 | 213.12 | 332.64 | 303.84 | 380.16 | 345.60 |
| 71 | 273.60 | 233.28 | 362.88 | 332.64 | 410.40 | 374.40 |
| 72 | 300.96 | 259.20 | 394.56 | 361.44 | 444.96 | 407.52 |
| 73 | 329.76 | 282.24 | 430.56 | 391.68 | 479.52 | 440.64 |
| 74 | 362.88 | 309.60 | 466.56 | 426.24 | 519.84 | 478.08 |
| 75 | 397.44 | 339.84 | 508.32 | 463.68 | 561.60 | 515.52 |
| 76 | 433.44 | 370.08 | 548.64 | 499.68 | 601.92 | 552.96 |
| 77 | 478.08 | 408.96 | 597.60 | 547.20 | 653.76 | 600.48 |
| 78 | 524.16 | 446.40 | 645.12 | 591.84 | 701.28 | 642.24 |
| 79 | 564.48 | 483.84 | 692.64 | 636.48 | 747.36 | 685.44 |
| 80 | 610.56 | 525.60 | 745.92 | 684.00 | 796.32 | 730.08 |
| 81 | 671.04 | 576.00 | 807.84 | 743.04 | 858.24 | 786.24 |
| 82 | 735.84 | 632.16 | 879.84 | 807.84 | 925.92 | 848.16 |
| 83 | 812.16 | 696.96 | 957.60 | 882.72 | 1,002.24 | 918.72 |
| 84 | 898.56 | 771.84 | 1,051.20 | 969.12 | 1,090.08 | 997.92 |
| 85 | 980.64 | 840.96 | 1,144.80 | 1,055.52 | 1,189.44 | 1,088.64 |
| 86 | 1,068.48 | 917.28 | 1,247.04 | 1,150.56 | 1,294.56 | 1,188.00 |
| 87 | 1,162.08 | 1,000.80 | 1,359.36 | 1,254.24 | 1,412.64 | 1,294.56 |
| 88 | 1,267.20 | 1,090.08 | 1,481.76 | 1,368.00 | 1,540.80 | 1,412.64 |
| 89 | 1,380.96 | 1,189.44 | 1,614.24 | 1,490.40 | 1,679.04 | 1,537.92 |
| 90 | 1,504.80 | 1,294.56 | 1,759.68 | 1,624.32 | 1,830.24 | 1,676.16 |
| 91 | 1,640.16 | 1,412.64 | 1,919.52 | 1,772.64 | 1,995.84 | 1,828.80 |
| 92 | 1,787.04 | 1,540.80 | 2,093.76 | 1,931.04 | 2,175.84 | 1,991.52 |
| 93 | 1,946.88 | 1,679.04 | 2,280.96 | 2,103.84 | 2,371.68 | 2,171.52 |
| 94 | 2,122.56 | 1,830.24 | 2,485.44 | 2,293.92 | 2,584.80 | 2,365.92 |

Appendix B

Genworth Life Insurance Company
72% Increase to Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

| Issue Age | Individual Lifetime Benefit Period | | | | | |
|-----------|------------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
| | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 143.10 | 132.10 | 214.66 | 192.64 | 291.71 | 272.45 |
| 25-29 | 151.36 | 145.86 | 231.17 | 211.90 | 316.48 | 294.46 |
| 30-34 | 167.87 | 154.11 | 247.68 | 228.42 | 338.50 | 319.23 |
| 35-39 | 178.88 | 170.62 | 269.70 | 244.93 | 366.02 | 341.25 |
| 40-44 | 192.64 | 181.63 | 291.71 | 266.94 | 396.29 | 368.77 |
| 45 | 192.64 | 181.63 | 291.71 | 266.94 | 396.29 | 368.77 |
| 46 | 200.90 | 187.14 | 297.22 | 269.70 | 401.79 | 377.02 |
| 47 | 203.65 | 189.89 | 299.97 | 272.45 | 412.80 | 385.28 |
| 48 | 203.65 | 192.64 | 305.47 | 277.95 | 418.30 | 390.78 |
| 49 | 206.40 | 198.14 | 310.98 | 280.70 | 421.06 | 393.54 |
| 50 | 214.66 | 198.14 | 319.23 | 291.71 | 429.31 | 401.79 |
| 51 | 217.41 | 206.40 | 327.49 | 299.97 | 437.57 | 407.30 |
| 52 | 228.42 | 214.66 | 341.25 | 310.98 | 451.33 | 423.81 |
| 53 | 233.92 | 220.16 | 357.76 | 330.24 | 470.59 | 440.32 |
| 54 | 247.68 | 231.17 | 379.78 | 352.26 | 487.10 | 456.83 |
| 55 | 258.69 | 244.93 | 404.54 | 377.02 | 511.87 | 478.85 |
| 56 | 277.95 | 258.69 | 432.06 | 404.54 | 542.14 | 506.37 |
| 57 | 299.97 | 277.95 | 459.58 | 432.06 | 575.17 | 533.89 |
| 58 | 310.98 | 294.46 | 492.61 | 467.84 | 608.19 | 569.66 |
| 59 | 341.25 | 319.23 | 528.38 | 500.86 | 643.97 | 602.69 |
| 60 | 360.51 | 332.99 | 561.41 | 533.89 | 682.50 | 638.46 |
| 61 | 390.78 | 360.51 | 605.44 | 577.92 | 729.28 | 682.50 |
| 62 | 421.06 | 390.78 | 643.97 | 610.94 | 778.82 | 729.28 |
| 63 | 454.08 | 423.81 | 679.74 | 643.97 | 833.86 | 784.32 |
| 64 | 484.35 | 451.33 | 712.77 | 676.99 | 888.90 | 839.36 |
| 65 | 525.63 | 487.10 | 751.30 | 707.26 | 949.44 | 899.90 |
| 66 | 566.91 | 531.14 | 795.33 | 745.79 | 1,020.99 | 965.95 |
| 67 | 619.20 | 583.42 | 866.88 | 811.84 | 1,100.80 | 1,040.26 |
| 68 | 688.00 | 643.97 | 963.20 | 908.16 | 1,194.37 | 1,125.57 |
| 69 | 762.30 | 715.52 | 1,084.29 | 1,018.24 | 1,301.70 | 1,221.89 |
| 70 | 853.12 | 795.33 | 1,224.64 | 1,150.34 | 1,417.28 | 1,320.96 |
| 71 | 938.43 | 877.89 | 1,364.99 | 1,282.43 | 1,532.86 | 1,425.54 |
| 72 | 1,040.26 | 974.21 | 1,510.85 | 1,417.28 | 1,673.22 | 1,554.88 |
| 73 | 1,155.84 | 1,078.78 | 1,662.21 | 1,557.63 | 1,816.32 | 1,689.73 |
| 74 | 1,274.18 | 1,186.11 | 1,819.07 | 1,703.49 | 1,975.94 | 1,843.84 |
| 75 | 1,411.78 | 1,304.45 | 1,984.19 | 1,852.10 | 2,149.31 | 2,017.22 |
| 76 | 1,549.38 | 1,439.30 | 2,160.32 | 2,019.97 | 2,333.70 | 2,196.10 |
| 77 | 1,708.99 | 1,585.15 | 2,363.97 | 2,209.86 | 2,542.85 | 2,396.99 |
| 78 | 1,854.85 | 1,725.50 | 2,564.86 | 2,399.74 | 2,738.24 | 2,584.13 |
| 79 | 2,003.46 | 1,871.36 | 2,771.26 | 2,597.89 | 2,941.89 | 2,774.02 |
| 80 | 2,165.82 | 2,025.47 | 2,991.42 | 2,812.54 | 3,148.29 | 2,969.41 |
| 81 | 2,347.46 | 2,198.85 | 3,230.85 | 3,046.46 | 3,382.21 | 3,186.82 |
| 82 | 2,556.61 | 2,396.99 | 3,511.55 | 3,313.41 | 3,643.65 | 3,434.50 |
| 83 | 2,804.29 | 2,633.66 | 3,833.54 | 3,616.13 | 3,935.36 | 3,712.45 |
| 84 | 3,096.00 | 2,903.36 | 4,205.06 | 3,965.63 | 4,276.61 | 4,034.43 |
| 85 | 3,379.46 | 3,164.80 | 4,584.83 | 4,323.39 | 4,661.89 | 4,400.45 |
| 86 | 3,682.18 | 3,448.26 | 4,997.63 | 4,711.42 | 5,080.19 | 4,793.98 |
| 87 | 4,015.17 | 3,756.48 | 5,448.96 | 5,135.23 | 5,537.02 | 5,226.05 |
| 88 | 4,375.68 | 4,097.73 | 5,941.57 | 5,600.32 | 6,037.89 | 5,696.64 |
| 89 | 4,771.97 | 4,463.74 | 6,475.46 | 6,101.18 | 6,582.78 | 6,211.26 |
| 90 | 5,201.28 | 4,868.29 | 7,056.13 | 6,651.58 | 7,177.22 | 6,767.17 |
| 91 | 5,669.12 | 5,305.86 | 7,689.09 | 7,248.77 | 7,818.43 | 7,375.36 |
| 92 | 6,180.99 | 5,784.70 | 8,382.59 | 7,900.99 | 8,522.94 | 8,038.59 |
| 93 | 6,736.90 | 6,307.58 | 9,136.64 | 8,613.76 | 9,293.50 | 8,765.12 |
| 94 | 7,342.34 | 6,874.50 | 9,959.49 | 9,389.82 | 10,127.36 | 9,552.19 |

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
2,190 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|--------------------|--------------------------------|--------------------|----------------------------------|--------------------|
| | Elimination Period | Elimination Period | Elimination Period | Elimination Period | Elimination Period | Elimination Period |
| | 50 Days | 100 Days | 50 Days | 100 Days | 50 Days | 100 Days |
| 18-24 | 98.21 | 93.74 | 145.08 | 136.15 | 203.11 | 194.18 |
| 25-29 | 104.90 | 100.44 | 156.24 | 145.08 | 220.97 | 207.58 |
| 30-34 | 116.06 | 107.14 | 171.86 | 156.24 | 238.82 | 223.20 |
| 35-39 | 122.76 | 118.30 | 185.26 | 171.86 | 258.91 | 241.06 |
| 40-44 | 136.15 | 124.99 | 198.65 | 185.26 | 276.77 | 261.14 |
| 45 | 136.15 | 124.99 | 198.65 | 185.26 | 276.77 | 261.14 |
| 46 | 138.38 | 127.22 | 203.11 | 187.49 | 283.46 | 265.61 |
| 47 | 140.62 | 131.69 | 207.58 | 191.95 | 287.93 | 267.84 |
| 48 | 142.85 | 131.69 | 212.04 | 196.42 | 292.39 | 274.54 |
| 49 | 145.08 | 136.15 | 216.50 | 198.65 | 294.62 | 274.54 |
| 50 | 147.31 | 136.15 | 220.97 | 203.11 | 299.09 | 281.23 |
| 51 | 149.54 | 138.38 | 225.43 | 209.81 | 305.78 | 285.70 |
| 52 | 154.01 | 142.85 | 232.13 | 216.50 | 316.94 | 296.86 |
| 53 | 160.70 | 147.31 | 245.52 | 227.66 | 325.87 | 303.55 |
| 54 | 167.40 | 158.47 | 258.91 | 243.29 | 339.26 | 316.94 |
| 55 | 180.79 | 167.40 | 276.77 | 261.14 | 352.66 | 330.34 |
| 56 | 189.72 | 178.56 | 292.39 | 272.30 | 370.51 | 345.96 |
| 57 | 203.11 | 187.49 | 312.48 | 292.39 | 392.83 | 366.05 |
| 58 | 218.74 | 203.11 | 337.03 | 312.48 | 415.15 | 388.37 |
| 59 | 232.13 | 218.74 | 363.82 | 341.50 | 444.17 | 410.69 |
| 60 | 249.98 | 229.90 | 388.37 | 363.82 | 473.18 | 439.70 |
| 61 | 270.07 | 247.75 | 415.15 | 388.37 | 506.66 | 468.72 |
| 62 | 290.16 | 267.84 | 446.40 | 415.15 | 537.91 | 502.20 |
| 63 | 310.25 | 287.93 | 470.95 | 444.17 | 575.86 | 535.68 |
| 64 | 334.80 | 310.25 | 499.97 | 466.49 | 613.80 | 571.39 |
| 65 | 357.12 | 332.57 | 528.98 | 493.27 | 651.74 | 604.87 |
| 66 | 388.37 | 359.35 | 562.46 | 526.75 | 696.38 | 647.28 |
| 67 | 424.08 | 390.60 | 611.57 | 571.39 | 747.72 | 696.38 |
| 68 | 473.18 | 437.47 | 680.76 | 633.89 | 816.91 | 761.11 |
| 69 | 522.29 | 486.58 | 758.88 | 705.31 | 890.57 | 825.84 |
| 70 | 580.32 | 540.14 | 848.16 | 790.13 | 973.15 | 903.96 |
| 71 | 645.05 | 600.41 | 944.14 | 877.18 | 1,057.97 | 979.85 |
| 72 | 720.94 | 669.60 | 1,042.34 | 970.92 | 1,153.94 | 1,069.13 |
| 73 | 799.06 | 736.56 | 1,140.55 | 1,057.97 | 1,254.38 | 1,165.10 |
| 74 | 883.87 | 819.14 | 1,247.69 | 1,153.94 | 1,370.45 | 1,272.24 |
| 75 | 975.38 | 899.50 | 1,361.52 | 1,265.54 | 1,490.98 | 1,386.07 |
| 76 | 1,073.59 | 991.01 | 1,482.05 | 1,374.91 | 1,615.97 | 1,504.37 |
| 77 | 1,187.42 | 1,100.38 | 1,622.66 | 1,508.83 | 1,765.51 | 1,644.98 |
| 78 | 1,296.79 | 1,200.82 | 1,767.74 | 1,644.98 | 1,903.90 | 1,778.90 |
| 79 | 1,408.39 | 1,307.95 | 1,912.82 | 1,783.37 | 2,048.98 | 1,910.59 |
| 80 | 1,524.46 | 1,415.09 | 2,071.30 | 1,932.91 | 2,202.98 | 2,051.21 |
| 81 | 1,658.38 | 1,542.31 | 2,243.16 | 2,095.85 | 2,363.69 | 2,207.45 |
| 82 | 1,814.62 | 1,687.39 | 2,439.58 | 2,283.34 | 2,551.18 | 2,383.78 |
| 83 | 1,993.18 | 1,854.79 | 2,662.78 | 2,490.91 | 2,760.98 | 2,577.96 |
| 84 | 2,207.45 | 2,051.21 | 2,921.69 | 2,731.97 | 3,002.04 | 2,805.62 |
| 85 | 2,406.10 | 2,238.70 | 3,182.83 | 2,977.49 | 3,269.88 | 3,057.84 |
| 86 | 2,622.60 | 2,439.58 | 3,470.76 | 3,247.56 | 3,564.50 | 3,334.61 |
| 87 | 2,859.19 | 2,660.54 | 3,783.24 | 3,539.95 | 3,885.91 | 3,635.93 |
| 88 | 3,115.87 | 2,899.37 | 4,122.50 | 3,859.13 | 4,234.10 | 3,961.80 |
| 89 | 3,397.10 | 3,158.28 | 4,495.25 | 4,207.32 | 4,615.78 | 4,318.92 |
| 90 | 3,702.89 | 3,443.98 | 4,901.47 | 4,582.30 | 5,030.93 | 4,705.06 |
| 91 | 4,035.46 | 3,754.22 | 5,341.18 | 4,995.22 | 5,484.02 | 5,129.14 |
| 92 | 4,399.27 | 4,093.49 | 5,823.29 | 5,443.85 | 5,977.30 | 5,593.39 |
| 93 | 4,794.34 | 4,464.00 | 6,345.58 | 5,934.89 | 6,515.21 | 6,097.82 |
| 94 | 5,227.34 | 4,863.53 | 6,916.97 | 6,470.57 | 7,099.99 | 6,649.13 |

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
1,460 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 80.35 | 75.89 | 122.76 | 116.06 | 174.10 | 162.94 |
| 25-29 | 87.05 | 80.35 | 131.69 | 122.76 | 187.49 | 176.33 |
| 30-34 | 95.98 | 87.05 | 142.85 | 136.15 | 200.88 | 191.95 |
| 35-39 | 102.67 | 93.74 | 154.01 | 145.08 | 218.74 | 203.11 |
| 40-44 | 113.83 | 100.44 | 165.17 | 156.24 | 236.59 | 220.97 |
| 45 | 113.83 | 100.44 | 165.17 | 156.24 | 236.59 | 220.97 |
| 46 | 113.83 | 100.44 | 167.40 | 160.70 | 238.82 | 223.20 |
| 47 | 116.06 | 102.67 | 171.86 | 162.94 | 243.29 | 227.66 |
| 48 | 118.30 | 104.90 | 174.10 | 165.17 | 245.52 | 234.36 |
| 49 | 118.30 | 104.90 | 176.33 | 165.17 | 245.52 | 234.36 |
| 50 | 120.53 | 109.37 | 180.79 | 169.63 | 249.98 | 238.82 |
| 51 | 122.76 | 109.37 | 183.02 | 174.10 | 258.91 | 241.06 |
| 52 | 127.22 | 116.06 | 194.18 | 180.79 | 261.14 | 243.29 |
| 53 | 133.92 | 122.76 | 203.11 | 187.49 | 270.07 | 252.22 |
| 54 | 140.62 | 127.22 | 209.81 | 196.42 | 283.46 | 263.38 |
| 55 | 147.31 | 138.38 | 225.43 | 207.58 | 290.16 | 267.84 |
| 56 | 156.24 | 142.85 | 241.06 | 223.20 | 305.78 | 281.23 |
| 57 | 165.17 | 156.24 | 258.91 | 238.82 | 323.64 | 296.86 |
| 58 | 180.79 | 165.17 | 272.30 | 252.22 | 341.50 | 310.25 |
| 59 | 194.18 | 178.56 | 292.39 | 270.07 | 366.05 | 332.57 |
| 60 | 205.34 | 187.49 | 321.41 | 292.39 | 390.60 | 357.12 |
| 61 | 223.20 | 205.34 | 343.73 | 312.48 | 415.15 | 383.90 |
| 62 | 243.29 | 223.20 | 368.28 | 341.50 | 448.63 | 408.46 |
| 63 | 258.91 | 234.36 | 395.06 | 363.82 | 475.42 | 430.78 |
| 64 | 274.54 | 252.22 | 419.62 | 390.60 | 499.97 | 457.56 |
| 65 | 292.39 | 267.84 | 450.86 | 415.15 | 528.98 | 482.11 |
| 66 | 316.94 | 290.16 | 479.88 | 446.40 | 562.46 | 513.36 |
| 67 | 345.96 | 316.94 | 520.06 | 482.11 | 604.87 | 553.54 |
| 68 | 386.14 | 352.66 | 575.86 | 531.22 | 662.90 | 602.64 |
| 69 | 428.54 | 392.83 | 633.89 | 584.78 | 725.40 | 665.14 |
| 70 | 475.42 | 437.47 | 705.31 | 647.28 | 799.06 | 729.86 |
| 71 | 531.22 | 488.81 | 774.50 | 712.01 | 868.25 | 801.29 |
| 72 | 591.48 | 542.38 | 854.86 | 781.20 | 950.83 | 879.41 |
| 73 | 656.21 | 604.87 | 935.21 | 854.86 | 1,040.11 | 957.53 |
| 74 | 725.40 | 669.60 | 1,017.79 | 932.98 | 1,133.86 | 1,044.58 |
| 75 | 805.75 | 743.26 | 1,111.54 | 1,020.02 | 1,234.30 | 1,136.09 |
| 76 | 892.80 | 821.38 | 1,214.21 | 1,113.77 | 1,343.66 | 1,229.83 |
| 77 | 988.78 | 908.42 | 1,334.74 | 1,227.60 | 1,468.66 | 1,348.13 |
| 78 | 1,086.98 | 999.94 | 1,455.26 | 1,339.20 | 1,586.95 | 1,457.50 |
| 79 | 1,187.42 | 1,095.91 | 1,578.02 | 1,455.26 | 1,711.94 | 1,571.33 |
| 80 | 1,294.56 | 1,189.66 | 1,714.18 | 1,580.26 | 1,845.86 | 1,694.09 |
| 81 | 1,415.09 | 1,301.26 | 1,865.95 | 1,723.10 | 1,984.25 | 1,828.01 |
| 82 | 1,553.47 | 1,430.71 | 2,031.12 | 1,877.11 | 2,147.18 | 1,977.55 |
| 83 | 1,711.94 | 1,575.79 | 2,218.61 | 2,051.21 | 2,330.21 | 2,147.18 |
| 84 | 1,901.66 | 1,749.89 | 2,430.65 | 2,249.86 | 2,537.78 | 2,336.90 |
| 85 | 2,073.53 | 1,906.13 | 2,649.38 | 2,450.74 | 2,765.45 | 2,548.94 |
| 86 | 2,261.02 | 2,080.22 | 2,888.21 | 2,673.94 | 3,013.20 | 2,778.84 |
| 87 | 2,464.13 | 2,267.71 | 3,147.12 | 2,912.76 | 3,285.50 | 3,031.06 |
| 88 | 2,685.10 | 2,473.06 | 3,430.58 | 3,178.37 | 3,582.36 | 3,301.13 |
| 89 | 2,926.15 | 2,696.26 | 3,738.60 | 3,464.06 | 3,906.00 | 3,595.75 |
| 90 | 3,189.53 | 2,937.31 | 4,075.63 | 3,774.31 | 4,256.42 | 3,921.62 |
| 91 | 3,477.46 | 3,200.69 | 4,441.68 | 4,113.58 | 4,640.33 | 4,274.28 |
| 92 | 3,792.17 | 3,488.62 | 4,838.98 | 4,481.86 | 5,057.71 | 4,658.18 |
| 93 | 4,131.43 | 3,803.33 | 5,274.22 | 4,883.62 | 5,513.04 | 5,080.03 |
| 94 | 4,504.18 | 4,144.82 | 5,751.86 | 5,323.32 | 6,010.78 | 5,535.36 |

Appendix B

Genworth Life Insurance Company
 55% Increase to Current-Year Premiums
 Base
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
 1,095 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 73.66 | 66.96 | 104.90 | 98.21 | 151.78 | 140.62 |
| 25-29 | 78.12 | 73.66 | 116.06 | 104.90 | 162.94 | 151.78 |
| 30-34 | 82.58 | 78.12 | 122.76 | 116.06 | 176.33 | 162.94 |
| 35-39 | 89.28 | 82.58 | 136.15 | 122.76 | 191.95 | 176.33 |
| 40-44 | 98.21 | 89.28 | 145.08 | 136.15 | 203.11 | 191.95 |
| 45 | 98.21 | 89.28 | 145.08 | 136.15 | 203.11 | 191.95 |
| 46 | 107.14 | 93.74 | 147.31 | 138.38 | 207.58 | 194.18 |
| 47 | 113.83 | 95.98 | 151.78 | 140.62 | 214.27 | 196.42 |
| 48 | 113.83 | 95.98 | 151.78 | 140.62 | 216.50 | 198.65 |
| 49 | 113.83 | 95.98 | 154.01 | 142.85 | 218.74 | 200.88 |
| 50 | 116.06 | 98.21 | 158.47 | 147.31 | 220.97 | 203.11 |
| 51 | 118.30 | 102.67 | 160.70 | 149.54 | 223.20 | 205.34 |
| 52 | 122.76 | 102.67 | 167.40 | 156.24 | 229.90 | 214.27 |
| 53 | 124.99 | 104.90 | 176.33 | 162.94 | 236.59 | 218.74 |
| 54 | 129.46 | 109.37 | 187.49 | 174.10 | 245.52 | 225.43 |
| 55 | 138.38 | 118.30 | 200.88 | 183.02 | 258.91 | 232.13 |
| 56 | 145.08 | 124.99 | 209.81 | 194.18 | 267.84 | 245.52 |
| 57 | 158.47 | 136.15 | 225.43 | 207.58 | 283.46 | 261.14 |
| 58 | 167.40 | 142.85 | 243.29 | 223.20 | 301.32 | 270.07 |
| 59 | 183.02 | 156.24 | 261.14 | 238.82 | 321.41 | 290.16 |
| 60 | 198.65 | 167.40 | 276.77 | 252.22 | 343.73 | 310.25 |
| 61 | 209.81 | 183.02 | 301.32 | 270.07 | 368.28 | 332.57 |
| 62 | 227.66 | 194.18 | 323.64 | 292.39 | 388.37 | 352.66 |
| 63 | 245.52 | 212.04 | 343.73 | 314.71 | 415.15 | 377.21 |
| 64 | 263.38 | 225.43 | 370.51 | 337.03 | 437.47 | 397.30 |
| 65 | 281.23 | 241.06 | 392.83 | 359.35 | 466.49 | 426.31 |
| 66 | 303.55 | 258.91 | 426.31 | 390.60 | 493.27 | 450.86 |
| 67 | 330.34 | 283.46 | 459.79 | 424.08 | 531.22 | 482.11 |
| 68 | 366.05 | 312.48 | 506.66 | 462.02 | 578.09 | 528.98 |
| 69 | 408.46 | 348.19 | 555.77 | 508.90 | 633.89 | 580.32 |
| 70 | 453.10 | 390.60 | 611.57 | 560.23 | 696.38 | 636.12 |
| 71 | 504.43 | 433.01 | 671.83 | 616.03 | 758.88 | 694.15 |
| 72 | 562.46 | 482.11 | 738.79 | 674.06 | 830.30 | 761.11 |
| 73 | 620.50 | 531.22 | 810.22 | 738.79 | 903.96 | 830.30 |
| 74 | 687.46 | 589.25 | 886.10 | 810.22 | 986.54 | 906.19 |
| 75 | 761.11 | 651.74 | 970.92 | 886.10 | 1,075.82 | 984.31 |
| 76 | 837.00 | 714.24 | 1,057.97 | 966.46 | 1,160.64 | 1,066.90 |
| 77 | 930.74 | 796.82 | 1,165.10 | 1,064.66 | 1,274.47 | 1,167.34 |
| 78 | 1,026.72 | 874.94 | 1,265.54 | 1,160.64 | 1,374.91 | 1,261.08 |
| 79 | 1,118.23 | 959.76 | 1,372.68 | 1,261.08 | 1,477.58 | 1,357.06 |
| 80 | 1,220.90 | 1,049.04 | 1,488.74 | 1,365.98 | 1,589.18 | 1,457.50 |
| 81 | 1,339.20 | 1,149.48 | 1,613.74 | 1,484.28 | 1,711.94 | 1,569.10 |
| 82 | 1,468.66 | 1,263.31 | 1,754.35 | 1,613.74 | 1,848.10 | 1,691.86 |
| 83 | 1,620.43 | 1,392.77 | 1,912.82 | 1,761.05 | 2,002.10 | 1,834.70 |
| 84 | 1,794.53 | 1,542.31 | 2,098.08 | 1,932.91 | 2,176.20 | 1,995.41 |
| 85 | 1,957.46 | 1,680.70 | 2,285.57 | 2,107.01 | 2,372.62 | 2,173.97 |
| 86 | 2,131.56 | 1,832.47 | 2,490.91 | 2,296.73 | 2,586.89 | 2,370.38 |
| 87 | 2,321.28 | 1,997.64 | 2,714.11 | 2,504.30 | 2,821.25 | 2,584.66 |
| 88 | 2,531.09 | 2,176.20 | 2,959.63 | 2,729.74 | 3,075.70 | 2,819.02 |
| 89 | 2,756.52 | 2,372.62 | 3,225.24 | 2,975.26 | 3,352.46 | 3,071.23 |
| 90 | 3,004.27 | 2,586.89 | 3,515.40 | 3,245.33 | 3,653.78 | 3,345.77 |
| 91 | 3,272.11 | 2,821.25 | 3,832.34 | 3,537.72 | 3,984.12 | 3,649.32 |
| 92 | 3,568.97 | 3,075.70 | 4,178.30 | 3,854.66 | 4,343.47 | 3,977.42 |
| 93 | 3,888.14 | 3,352.46 | 4,553.28 | 4,200.62 | 4,734.07 | 4,334.54 |
| 94 | 4,238.57 | 3,653.78 | 4,963.97 | 4,580.06 | 5,160.38 | 4,725.14 |

Appendix B

Genworth Life Insurance Company
 55% Increase to Current-Year Premiums
 Base
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
 730 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 58.03 | 53.57 | 80.35 | 75.89 | 118.30 | 104.90 |
| 25-29 | 64.73 | 55.80 | 87.05 | 80.35 | 124.99 | 116.06 |
| 30-34 | 71.42 | 62.50 | 95.98 | 87.05 | 138.38 | 122.76 |
| 35-39 | 75.89 | 66.96 | 102.67 | 93.74 | 147.31 | 131.69 |
| 40-44 | 80.35 | 73.66 | 113.83 | 100.44 | 160.70 | 142.85 |
| 45 | 80.35 | 73.66 | 113.83 | 100.44 | 160.70 | 142.85 |
| 46 | 80.35 | 75.89 | 116.06 | 102.67 | 162.94 | 145.08 |
| 47 | 82.58 | 75.89 | 118.30 | 104.90 | 165.17 | 147.31 |
| 48 | 82.58 | 75.89 | 120.53 | 107.14 | 167.40 | 151.78 |
| 49 | 87.05 | 78.12 | 120.53 | 107.14 | 167.40 | 151.78 |
| 50 | 87.05 | 80.35 | 124.99 | 113.83 | 174.10 | 156.24 |
| 51 | 87.05 | 80.35 | 127.22 | 116.06 | 174.10 | 156.24 |
| 52 | 89.28 | 82.58 | 129.46 | 120.53 | 178.56 | 162.94 |
| 53 | 93.74 | 84.82 | 140.62 | 127.22 | 185.26 | 167.40 |
| 54 | 98.21 | 87.05 | 147.31 | 133.92 | 194.18 | 174.10 |
| 55 | 104.90 | 95.98 | 158.47 | 142.85 | 200.88 | 183.02 |
| 56 | 107.14 | 98.21 | 165.17 | 149.54 | 207.58 | 187.49 |
| 57 | 118.30 | 102.67 | 180.79 | 162.94 | 223.20 | 200.88 |
| 58 | 124.99 | 109.37 | 189.72 | 176.33 | 238.82 | 214.27 |
| 59 | 138.38 | 122.76 | 203.11 | 183.02 | 249.98 | 225.43 |
| 60 | 147.31 | 136.15 | 220.97 | 198.65 | 267.84 | 243.29 |
| 61 | 160.70 | 145.08 | 232.13 | 209.81 | 287.93 | 263.38 |
| 62 | 178.56 | 160.70 | 249.98 | 225.43 | 305.78 | 276.77 |
| 63 | 187.49 | 171.86 | 270.07 | 243.29 | 325.87 | 296.86 |
| 64 | 200.88 | 183.02 | 292.39 | 263.38 | 343.73 | 312.48 |
| 65 | 212.04 | 194.18 | 312.48 | 281.23 | 368.28 | 332.57 |
| 66 | 229.90 | 212.04 | 337.03 | 305.78 | 388.37 | 352.66 |
| 67 | 249.98 | 227.66 | 363.82 | 328.10 | 419.62 | 383.90 |
| 68 | 276.77 | 252.22 | 397.30 | 357.12 | 457.56 | 415.15 |
| 69 | 308.02 | 281.23 | 437.47 | 395.06 | 499.97 | 453.10 |
| 70 | 345.96 | 314.71 | 475.42 | 433.01 | 544.61 | 491.04 |
| 71 | 379.44 | 350.42 | 517.82 | 468.72 | 593.71 | 537.91 |
| 72 | 424.08 | 386.14 | 569.16 | 517.82 | 647.28 | 582.55 |
| 73 | 466.49 | 426.31 | 624.96 | 569.16 | 703.08 | 638.35 |
| 74 | 513.36 | 466.49 | 689.69 | 624.96 | 765.58 | 696.38 |
| 75 | 566.93 | 511.13 | 758.88 | 687.46 | 828.07 | 756.65 |
| 76 | 620.50 | 562.46 | 828.07 | 752.18 | 901.73 | 823.61 |
| 77 | 691.92 | 624.96 | 908.42 | 825.84 | 977.62 | 895.03 |
| 78 | 761.11 | 689.69 | 986.54 | 895.03 | 1,053.50 | 964.22 |
| 79 | 834.77 | 758.88 | 1,064.66 | 966.46 | 1,131.62 | 1,028.95 |
| 80 | 917.35 | 837.00 | 1,145.02 | 1,042.34 | 1,211.98 | 1,100.38 |
| 81 | 1,004.40 | 921.82 | 1,236.53 | 1,122.70 | 1,299.02 | 1,178.50 |
| 82 | 1,104.84 | 1,015.56 | 1,339.20 | 1,218.67 | 1,399.46 | 1,265.54 |
| 83 | 1,216.44 | 1,116.00 | 1,457.50 | 1,328.04 | 1,508.83 | 1,363.75 |
| 84 | 1,343.66 | 1,232.06 | 1,598.11 | 1,455.26 | 1,638.29 | 1,484.28 |
| 85 | 1,464.19 | 1,345.90 | 1,743.19 | 1,582.49 | 1,787.83 | 1,615.97 |
| 86 | 1,598.11 | 1,466.42 | 1,899.43 | 1,725.34 | 1,946.30 | 1,761.05 |
| 87 | 1,743.19 | 1,600.34 | 2,071.30 | 1,881.58 | 2,122.63 | 1,919.52 |
| 88 | 1,899.43 | 1,745.42 | 2,258.78 | 2,048.98 | 2,314.58 | 2,091.38 |
| 89 | 2,071.30 | 1,901.66 | 2,461.90 | 2,234.23 | 2,519.93 | 2,281.10 |
| 90 | 2,258.78 | 2,073.53 | 2,680.63 | 2,437.34 | 2,747.59 | 2,484.22 |
| 91 | 2,461.90 | 2,261.02 | 2,923.92 | 2,656.08 | 2,997.58 | 2,709.65 |
| 92 | 2,680.63 | 2,464.13 | 3,187.30 | 2,897.14 | 3,265.42 | 2,955.17 |
| 93 | 2,923.92 | 2,685.10 | 3,472.99 | 3,156.05 | 3,557.81 | 3,220.78 |
| 94 | 3,187.30 | 2,926.15 | 3,785.47 | 3,439.51 | 3,876.98 | 3,508.70 |

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

| Issue Age | Joint 4,380 x Daily Payment Maximum Plan | | | | | |
|-----------|---|--------------------------------|-----------------------------------|--------------------------------|-------------------------------------|--------------------------------|
| | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 80.35 | 75.89 | 118.30 | 109.37 | 165.17 | 156.24 |
| 25-29 | 84.82 | 80.35 | 127.22 | 118.30 | 178.56 | 167.40 |
| 30-34 | 93.74 | 87.05 | 138.38 | 127.22 | 194.18 | 180.79 |
| 35-39 | 100.44 | 95.98 | 149.54 | 138.38 | 209.81 | 194.18 |
| 40-44 | 109.37 | 100.44 | 160.70 | 149.54 | 223.20 | 212.04 |
| 45 | 109.37 | 100.44 | 160.70 | 149.54 | 223.20 | 212.04 |
| 46 | 111.60 | 102.67 | 165.17 | 151.78 | 229.90 | 214.27 |
| 47 | 113.83 | 107.14 | 167.40 | 156.24 | 232.13 | 216.50 |
| 48 | 116.06 | 107.14 | 171.86 | 158.47 | 236.59 | 223.20 |
| 49 | 118.30 | 109.37 | 176.33 | 160.70 | 238.82 | 223.20 |
| 50 | 118.30 | 109.37 | 178.56 | 165.17 | 243.29 | 227.66 |
| 51 | 120.53 | 111.60 | 183.02 | 169.63 | 247.75 | 232.13 |
| 52 | 124.99 | 116.06 | 187.49 | 176.33 | 256.68 | 241.06 |
| 53 | 129.46 | 118.30 | 198.65 | 185.26 | 263.38 | 245.52 |
| 54 | 136.15 | 129.46 | 209.81 | 196.42 | 274.54 | 256.68 |
| 55 | 147.31 | 136.15 | 223.20 | 212.04 | 285.70 | 267.84 |
| 56 | 154.01 | 145.08 | 236.59 | 220.97 | 299.09 | 281.23 |
| 57 | 165.17 | 151.78 | 252.22 | 236.59 | 319.18 | 296.86 |
| 58 | 176.33 | 165.17 | 272.30 | 252.22 | 337.03 | 314.71 |
| 59 | 187.49 | 176.33 | 294.62 | 276.77 | 359.35 | 332.57 |
| 60 | 203.11 | 185.26 | 314.71 | 294.62 | 383.90 | 357.12 |
| 61 | 218.74 | 200.88 | 337.03 | 314.71 | 410.69 | 379.44 |
| 62 | 234.36 | 216.50 | 361.58 | 337.03 | 435.24 | 406.22 |
| 63 | 252.22 | 232.13 | 381.67 | 359.35 | 466.49 | 433.01 |
| 64 | 272.30 | 252.22 | 403.99 | 377.21 | 497.74 | 462.02 |
| 65 | 290.16 | 270.07 | 428.54 | 399.53 | 528.98 | 491.04 |
| 66 | 314.71 | 290.16 | 455.33 | 426.31 | 564.70 | 524.52 |
| 67 | 343.73 | 316.94 | 495.50 | 462.02 | 604.87 | 564.70 |
| 68 | 383.90 | 354.89 | 551.30 | 513.36 | 660.67 | 616.03 |
| 69 | 424.08 | 395.06 | 613.80 | 571.39 | 720.94 | 669.60 |
| 70 | 470.95 | 437.47 | 687.46 | 640.58 | 787.90 | 732.10 |
| 71 | 522.29 | 486.58 | 765.58 | 709.78 | 857.09 | 794.59 |
| 72 | 584.78 | 542.38 | 843.70 | 785.66 | 935.21 | 866.02 |
| 73 | 647.28 | 595.94 | 924.05 | 857.09 | 1,015.56 | 944.14 |
| 74 | 716.47 | 662.90 | 1,011.10 | 935.21 | 1,109.30 | 1,031.18 |
| 75 | 790.13 | 727.63 | 1,102.61 | 1,024.49 | 1,207.51 | 1,122.70 |
| 76 | 870.48 | 803.52 | 1,200.82 | 1,113.77 | 1,307.95 | 1,218.67 |
| 77 | 961.99 | 890.57 | 1,314.65 | 1,223.14 | 1,430.71 | 1,332.50 |
| 78 | 1,051.27 | 973.15 | 1,432.94 | 1,332.50 | 1,542.31 | 1,441.87 |
| 79 | 1,140.55 | 1,060.20 | 1,549.01 | 1,444.10 | 1,660.61 | 1,546.78 |
| 80 | 1,234.30 | 1,147.25 | 1,678.46 | 1,564.63 | 1,783.37 | 1,660.61 |
| 81 | 1,343.66 | 1,249.92 | 1,816.85 | 1,698.55 | 1,915.06 | 1,787.83 |
| 82 | 1,470.89 | 1,365.98 | 1,975.32 | 1,850.33 | 2,066.83 | 1,930.68 |
| 83 | 1,613.74 | 1,502.14 | 2,156.11 | 2,017.73 | 2,236.46 | 2,089.15 |
| 84 | 1,787.83 | 1,660.61 | 2,365.92 | 2,211.91 | 2,430.65 | 2,272.18 |
| 85 | 1,948.54 | 1,812.38 | 2,577.96 | 2,412.79 | 2,649.38 | 2,477.52 |
| 86 | 2,124.86 | 1,975.32 | 2,812.32 | 2,631.53 | 2,888.21 | 2,700.72 |
| 87 | 2,316.82 | 2,156.11 | 3,064.54 | 2,868.12 | 3,147.12 | 2,944.01 |
| 88 | 2,524.39 | 2,348.06 | 3,339.07 | 3,124.80 | 3,430.58 | 3,209.62 |
| 89 | 2,752.06 | 2,557.87 | 3,640.39 | 3,408.26 | 3,738.60 | 3,497.54 |
| 90 | 2,999.81 | 2,790.00 | 3,970.73 | 3,711.82 | 4,075.63 | 3,810.02 |
| 91 | 3,267.65 | 3,039.98 | 4,325.62 | 4,046.62 | 4,441.68 | 4,153.75 |
| 92 | 3,564.50 | 3,316.75 | 4,716.22 | 4,410.43 | 4,841.21 | 4,530.96 |
| 93 | 3,883.68 | 3,615.84 | 5,140.30 | 4,807.73 | 5,276.45 | 4,939.42 |
| 94 | 4,234.10 | 3,939.48 | 5,602.32 | 5,240.74 | 5,751.86 | 5,385.82 |

Appendix B

Genworth Life Insurance Company
 55% Increase to Current-Year Premiums
 Base
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 2,920 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 64.73 | 62.50 | 100.44 | 95.98 | 142.85 | 133.92 |
| 25-29 | 71.42 | 64.73 | 107.14 | 100.44 | 154.01 | 145.08 |
| 30-34 | 78.12 | 71.42 | 116.06 | 111.60 | 165.17 | 156.24 |
| 35-39 | 84.82 | 75.89 | 124.99 | 118.30 | 178.56 | 165.17 |
| 40-44 | 93.74 | 82.58 | 133.92 | 127.22 | 194.18 | 180.79 |
| 45 | 93.74 | 82.58 | 133.92 | 127.22 | 194.18 | 180.79 |
| 46 | 93.74 | 82.58 | 136.15 | 131.69 | 194.18 | 183.02 |
| 47 | 95.98 | 84.82 | 140.62 | 133.92 | 198.65 | 185.26 |
| 48 | 95.98 | 84.82 | 142.85 | 133.92 | 200.88 | 191.95 |
| 49 | 95.98 | 84.82 | 145.08 | 133.92 | 200.88 | 191.95 |
| 50 | 98.21 | 89.28 | 147.31 | 138.38 | 205.34 | 194.18 |
| 51 | 100.44 | 89.28 | 149.54 | 142.85 | 212.04 | 196.42 |
| 52 | 104.90 | 95.98 | 158.47 | 147.31 | 214.27 | 198.65 |
| 53 | 109.37 | 100.44 | 165.17 | 154.01 | 220.97 | 205.34 |
| 54 | 116.06 | 104.90 | 171.86 | 160.70 | 232.13 | 214.27 |
| 55 | 120.53 | 113.83 | 185.26 | 169.63 | 236.59 | 218.74 |
| 56 | 127.22 | 116.06 | 196.42 | 183.02 | 249.98 | 229.90 |
| 57 | 133.92 | 127.22 | 212.04 | 194.18 | 265.61 | 243.29 |
| 58 | 147.31 | 133.92 | 223.20 | 205.34 | 279.00 | 254.45 |
| 59 | 158.47 | 145.08 | 238.82 | 220.97 | 299.09 | 272.30 |
| 60 | 167.40 | 154.01 | 263.38 | 238.82 | 319.18 | 292.39 |
| 61 | 183.02 | 167.40 | 281.23 | 254.45 | 339.26 | 314.71 |
| 62 | 198.65 | 183.02 | 301.32 | 279.00 | 366.05 | 334.80 |
| 63 | 212.04 | 191.95 | 323.64 | 296.86 | 388.37 | 352.66 |
| 64 | 225.43 | 205.34 | 343.73 | 319.18 | 408.46 | 374.98 |
| 65 | 238.82 | 218.74 | 368.28 | 339.26 | 433.01 | 395.06 |
| 66 | 258.91 | 236.59 | 392.83 | 366.05 | 459.79 | 419.62 |
| 67 | 283.46 | 258.91 | 424.08 | 395.06 | 495.50 | 453.10 |
| 68 | 314.71 | 287.93 | 470.95 | 435.24 | 542.38 | 493.27 |
| 69 | 350.42 | 321.41 | 517.82 | 477.65 | 593.71 | 544.61 |
| 70 | 388.37 | 357.12 | 575.86 | 528.98 | 653.98 | 595.94 |
| 71 | 435.24 | 399.53 | 633.89 | 582.55 | 709.78 | 653.98 |
| 72 | 484.34 | 444.17 | 698.62 | 638.35 | 776.74 | 718.70 |
| 73 | 535.68 | 495.50 | 765.58 | 698.62 | 850.39 | 783.43 |
| 74 | 593.71 | 546.84 | 832.54 | 763.34 | 926.28 | 854.86 |
| 75 | 658.44 | 607.10 | 908.42 | 834.77 | 1,008.86 | 928.51 |
| 76 | 729.86 | 671.83 | 993.24 | 910.66 | 1,098.14 | 1,004.40 |
| 77 | 807.98 | 743.26 | 1,091.45 | 1,004.40 | 1,200.82 | 1,102.61 |
| 78 | 888.34 | 816.91 | 1,189.66 | 1,095.91 | 1,296.79 | 1,191.89 |
| 79 | 970.92 | 895.03 | 1,290.10 | 1,189.66 | 1,399.46 | 1,285.63 |
| 80 | 1,057.97 | 973.15 | 1,401.70 | 1,292.33 | 1,508.83 | 1,383.84 |
| 81 | 1,156.18 | 1,064.66 | 1,524.46 | 1,408.39 | 1,622.66 | 1,495.44 |
| 82 | 1,270.01 | 1,169.57 | 1,660.61 | 1,535.62 | 1,754.35 | 1,615.97 |
| 83 | 1,399.46 | 1,287.86 | 1,814.62 | 1,676.23 | 1,903.90 | 1,754.35 |
| 84 | 1,555.70 | 1,430.71 | 1,986.48 | 1,839.17 | 2,073.53 | 1,910.59 |
| 85 | 1,694.09 | 1,557.94 | 2,165.04 | 2,004.34 | 2,261.02 | 2,084.69 |
| 86 | 1,848.10 | 1,700.78 | 2,361.46 | 2,185.13 | 2,464.13 | 2,272.18 |
| 87 | 2,015.50 | 1,854.79 | 2,573.50 | 2,381.54 | 2,685.10 | 2,477.52 |
| 88 | 2,194.06 | 2,022.19 | 2,803.39 | 2,598.05 | 2,928.38 | 2,698.49 |
| 89 | 2,392.70 | 2,205.22 | 3,055.61 | 2,832.41 | 3,193.99 | 2,939.54 |
| 90 | 2,606.98 | 2,401.63 | 3,332.38 | 3,084.62 | 3,479.69 | 3,205.15 |
| 91 | 2,843.57 | 2,615.90 | 3,631.46 | 3,363.62 | 3,794.40 | 3,495.31 |
| 92 | 3,100.25 | 2,852.50 | 3,955.10 | 3,664.94 | 4,133.66 | 3,807.79 |
| 93 | 3,377.02 | 3,109.18 | 4,312.22 | 3,993.05 | 4,506.41 | 4,153.75 |
| 94 | 3,682.80 | 3,388.18 | 4,702.82 | 4,352.40 | 4,914.86 | 4,524.26 |

Appendix B

Genworth Life Insurance Company
 55% Increase to Current-Year Premiums
 Base
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 2,190 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 62.50 | 58.03 | 91.51 | 84.82 | 131.69 | 122.76 |
| 25-29 | 66.96 | 62.50 | 100.44 | 91.51 | 142.85 | 131.69 |
| 30-34 | 71.42 | 66.96 | 107.14 | 100.44 | 154.01 | 142.85 |
| 35-39 | 78.12 | 71.42 | 118.30 | 107.14 | 167.40 | 154.01 |
| 40-44 | 84.82 | 78.12 | 127.22 | 118.30 | 176.33 | 167.40 |
| 45 | 84.82 | 78.12 | 127.22 | 118.30 | 176.33 | 167.40 |
| 46 | 89.28 | 78.12 | 127.22 | 120.53 | 180.79 | 169.63 |
| 47 | 91.51 | 82.58 | 131.69 | 122.76 | 187.49 | 171.86 |
| 48 | 91.51 | 82.58 | 131.69 | 122.76 | 187.49 | 171.86 |
| 49 | 91.51 | 82.58 | 133.92 | 124.99 | 189.72 | 174.10 |
| 50 | 93.74 | 84.82 | 138.38 | 127.22 | 191.95 | 176.33 |
| 51 | 95.98 | 84.82 | 140.62 | 129.46 | 194.18 | 178.56 |
| 52 | 100.44 | 89.28 | 145.08 | 136.15 | 200.88 | 187.49 |
| 53 | 104.90 | 91.51 | 154.01 | 142.85 | 205.34 | 189.72 |
| 54 | 111.60 | 95.98 | 162.94 | 151.78 | 214.27 | 196.42 |
| 55 | 113.83 | 102.67 | 174.10 | 158.47 | 225.43 | 200.88 |
| 56 | 120.53 | 109.37 | 183.02 | 169.63 | 232.13 | 214.27 |
| 57 | 127.22 | 118.30 | 196.42 | 180.79 | 245.52 | 227.66 |
| 58 | 145.08 | 124.99 | 212.04 | 194.18 | 261.14 | 234.36 |
| 59 | 149.54 | 136.15 | 227.66 | 207.58 | 279.00 | 252.22 |
| 60 | 158.47 | 145.08 | 241.06 | 218.74 | 299.09 | 270.07 |
| 61 | 174.10 | 158.47 | 261.14 | 234.36 | 321.41 | 290.16 |
| 62 | 189.72 | 169.63 | 281.23 | 254.45 | 337.03 | 305.78 |
| 63 | 200.88 | 185.26 | 299.09 | 274.54 | 361.58 | 328.10 |
| 64 | 214.27 | 196.42 | 321.41 | 292.39 | 381.67 | 345.96 |
| 65 | 227.66 | 209.81 | 341.50 | 312.48 | 406.22 | 370.51 |
| 66 | 245.52 | 225.43 | 370.51 | 339.26 | 428.54 | 392.83 |
| 67 | 270.07 | 245.52 | 399.53 | 368.28 | 462.02 | 419.62 |
| 68 | 299.09 | 272.30 | 439.70 | 401.76 | 502.20 | 459.79 |
| 69 | 332.57 | 303.55 | 484.34 | 441.94 | 551.30 | 504.43 |
| 70 | 368.28 | 339.26 | 531.22 | 486.58 | 604.87 | 553.54 |
| 71 | 412.92 | 377.21 | 584.78 | 535.68 | 660.67 | 604.87 |
| 72 | 459.79 | 419.62 | 642.82 | 587.02 | 723.17 | 662.90 |
| 73 | 508.90 | 462.02 | 705.31 | 642.82 | 785.66 | 723.17 |
| 74 | 564.70 | 513.36 | 770.04 | 705.31 | 859.32 | 787.90 |
| 75 | 624.96 | 566.93 | 843.70 | 770.04 | 935.21 | 857.09 |
| 76 | 694.15 | 620.50 | 919.58 | 841.46 | 1,008.86 | 928.51 |
| 77 | 767.81 | 694.15 | 1,013.33 | 926.28 | 1,109.30 | 1,015.56 |
| 78 | 843.70 | 761.11 | 1,100.38 | 1,008.86 | 1,196.35 | 1,098.14 |
| 79 | 921.82 | 834.77 | 1,194.12 | 1,098.14 | 1,285.63 | 1,180.73 |
| 80 | 1,004.40 | 912.89 | 1,294.56 | 1,187.42 | 1,381.61 | 1,267.78 |
| 81 | 1,098.14 | 999.94 | 1,403.93 | 1,292.33 | 1,488.74 | 1,365.98 |
| 82 | 1,207.51 | 1,098.14 | 1,526.69 | 1,403.93 | 1,607.04 | 1,470.89 |
| 83 | 1,330.27 | 1,211.98 | 1,665.07 | 1,531.15 | 1,740.96 | 1,595.88 |
| 84 | 1,477.58 | 1,341.43 | 1,825.78 | 1,680.70 | 1,892.74 | 1,736.50 |
| 85 | 1,609.27 | 1,461.96 | 1,988.71 | 1,832.47 | 2,064.60 | 1,890.50 |
| 86 | 1,756.58 | 1,593.65 | 2,167.27 | 1,997.64 | 2,249.86 | 2,062.37 |
| 87 | 1,915.06 | 1,738.73 | 2,361.46 | 2,178.43 | 2,455.20 | 2,247.62 |
| 88 | 2,084.69 | 1,892.74 | 2,575.73 | 2,374.85 | 2,676.17 | 2,452.97 |
| 89 | 2,272.18 | 2,064.60 | 2,805.62 | 2,589.12 | 2,917.22 | 2,671.70 |
| 90 | 2,477.52 | 2,249.86 | 3,057.84 | 2,823.48 | 3,178.37 | 2,910.53 |
| 91 | 2,700.72 | 2,455.20 | 3,334.61 | 3,077.93 | 3,466.30 | 3,173.90 |
| 92 | 2,946.24 | 2,676.17 | 3,635.93 | 3,352.46 | 3,778.78 | 3,459.60 |
| 93 | 3,207.38 | 2,917.22 | 3,961.80 | 3,653.78 | 4,118.04 | 3,772.08 |
| 94 | 3,499.78 | 3,178.37 | 4,318.92 | 3,984.12 | 4,488.55 | 4,111.34 |

Appendix B

Genworth Life Insurance Company
 55% Increase to Current-Year Premiums
 Base
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 1,460 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 53.57 | 49.10 | 73.66 | 69.19 | 109.37 | 95.98 |
| 25-29 | 60.26 | 51.34 | 80.35 | 73.66 | 116.06 | 107.14 |
| 30-34 | 66.96 | 58.03 | 89.28 | 80.35 | 127.22 | 113.83 |
| 35-39 | 69.19 | 62.50 | 93.74 | 87.05 | 136.15 | 120.53 |
| 40-44 | 73.66 | 66.96 | 104.90 | 93.74 | 147.31 | 131.69 |
| 45 | 73.66 | 66.96 | 104.90 | 93.74 | 147.31 | 131.69 |
| 46 | 73.66 | 69.19 | 107.14 | 93.74 | 149.54 | 133.92 |
| 47 | 75.89 | 69.19 | 109.37 | 95.98 | 151.78 | 136.15 |
| 48 | 75.89 | 69.19 | 111.60 | 98.21 | 154.01 | 140.62 |
| 49 | 80.35 | 71.42 | 111.60 | 98.21 | 154.01 | 140.62 |
| 50 | 80.35 | 73.66 | 116.06 | 104.90 | 160.70 | 145.08 |
| 51 | 80.35 | 73.66 | 118.30 | 107.14 | 160.70 | 145.08 |
| 52 | 82.58 | 75.89 | 120.53 | 111.60 | 165.17 | 149.54 |
| 53 | 87.05 | 78.12 | 129.46 | 118.30 | 171.86 | 154.01 |
| 54 | 91.51 | 80.35 | 136.15 | 122.76 | 178.56 | 160.70 |
| 55 | 95.98 | 89.28 | 145.08 | 131.69 | 185.26 | 169.63 |
| 56 | 98.21 | 91.51 | 151.78 | 138.38 | 191.95 | 171.86 |
| 57 | 109.37 | 93.74 | 167.40 | 149.54 | 205.34 | 185.26 |
| 58 | 116.06 | 100.44 | 174.10 | 162.94 | 220.97 | 198.65 |
| 59 | 127.22 | 113.83 | 187.49 | 169.63 | 229.90 | 207.58 |
| 60 | 136.15 | 124.99 | 203.11 | 183.02 | 247.75 | 225.43 |
| 61 | 147.31 | 133.92 | 214.27 | 194.18 | 265.61 | 243.29 |
| 62 | 165.17 | 147.31 | 229.90 | 207.58 | 281.23 | 254.45 |
| 63 | 171.86 | 158.47 | 249.98 | 225.43 | 301.32 | 274.54 |
| 64 | 185.26 | 169.63 | 270.07 | 243.29 | 316.94 | 287.93 |
| 65 | 196.42 | 178.56 | 287.93 | 258.91 | 339.26 | 305.78 |
| 66 | 212.04 | 196.42 | 310.25 | 281.23 | 359.35 | 325.87 |
| 67 | 229.90 | 209.81 | 334.80 | 303.55 | 386.14 | 354.89 |
| 68 | 254.45 | 232.13 | 366.05 | 330.34 | 421.85 | 383.90 |
| 69 | 283.46 | 258.91 | 403.99 | 363.82 | 462.02 | 417.38 |
| 70 | 319.18 | 290.16 | 437.47 | 399.53 | 502.20 | 453.10 |
| 71 | 350.42 | 323.64 | 477.65 | 433.01 | 546.84 | 495.50 |
| 72 | 390.60 | 357.12 | 524.52 | 477.65 | 598.18 | 537.91 |
| 73 | 430.78 | 392.83 | 575.86 | 524.52 | 649.51 | 589.25 |
| 74 | 473.18 | 430.78 | 636.12 | 575.86 | 705.31 | 642.82 |
| 75 | 522.29 | 470.95 | 700.85 | 633.89 | 763.34 | 698.62 |
| 76 | 571.39 | 517.82 | 763.34 | 694.15 | 832.54 | 758.88 |
| 77 | 638.35 | 575.86 | 837.00 | 761.11 | 901.73 | 825.84 |
| 78 | 703.08 | 636.12 | 910.66 | 825.84 | 970.92 | 890.57 |
| 79 | 770.04 | 700.85 | 982.08 | 890.57 | 1,044.58 | 948.60 |
| 80 | 845.93 | 772.27 | 1,055.74 | 961.99 | 1,118.23 | 1,015.56 |
| 81 | 926.28 | 850.39 | 1,140.55 | 1,035.65 | 1,198.58 | 1,086.98 |
| 82 | 1,020.02 | 937.44 | 1,236.53 | 1,124.93 | 1,290.10 | 1,167.34 |
| 83 | 1,122.70 | 1,028.95 | 1,343.66 | 1,225.37 | 1,392.77 | 1,258.85 |
| 84 | 1,238.76 | 1,136.09 | 1,475.35 | 1,341.43 | 1,511.06 | 1,368.22 |
| 85 | 1,350.36 | 1,240.99 | 1,607.04 | 1,459.73 | 1,649.45 | 1,490.98 |
| 86 | 1,475.35 | 1,352.59 | 1,752.12 | 1,591.42 | 1,794.53 | 1,624.90 |
| 87 | 1,607.04 | 1,475.35 | 1,910.59 | 1,736.50 | 1,957.46 | 1,769.98 |
| 88 | 1,752.12 | 1,609.27 | 2,084.69 | 1,890.50 | 2,136.02 | 1,928.45 |
| 89 | 1,910.59 | 1,754.35 | 2,272.18 | 2,060.14 | 2,325.74 | 2,104.78 |
| 90 | 2,084.69 | 1,912.82 | 2,473.06 | 2,247.62 | 2,535.55 | 2,292.26 |
| 91 | 2,272.18 | 2,084.69 | 2,696.26 | 2,450.74 | 2,765.45 | 2,499.84 |
| 92 | 2,473.06 | 2,272.18 | 2,939.54 | 2,671.70 | 3,013.20 | 2,725.27 |
| 93 | 2,696.26 | 2,477.52 | 3,202.92 | 2,910.53 | 3,281.04 | 2,970.79 |
| 94 | 2,939.54 | 2,698.49 | 3,493.08 | 3,173.90 | 3,575.66 | 3,236.40 |

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

| Issue Age | Joint 1,095 x Daily Payment Maximum Plan | | | | | |
|-----------|---|--------------------------------|-----------------------------------|--------------------------------|-------------------------------------|--------------------------------|
| | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 49.10 | 44.64 | 71.42 | 66.96 | 102.67 | 93.74 |
| 25-29 | 53.57 | 49.10 | 78.12 | 71.42 | 109.37 | 102.67 |
| 30-34 | 55.80 | 53.57 | 82.58 | 78.12 | 118.30 | 109.37 |
| 35-39 | 60.26 | 55.80 | 91.51 | 82.58 | 129.46 | 118.30 |
| 40-44 | 66.96 | 60.26 | 98.21 | 91.51 | 136.15 | 129.46 |
| 45 | 66.96 | 60.26 | 98.21 | 91.51 | 136.15 | 129.46 |
| 46 | 71.42 | 62.50 | 100.44 | 91.51 | 140.62 | 131.69 |
| 47 | 73.66 | 64.73 | 102.67 | 93.74 | 145.08 | 131.69 |
| 48 | 73.66 | 64.73 | 102.67 | 95.98 | 145.08 | 133.92 |
| 49 | 75.89 | 64.73 | 104.90 | 95.98 | 147.31 | 136.15 |
| 50 | 78.12 | 66.96 | 107.14 | 100.44 | 149.54 | 136.15 |
| 51 | 78.12 | 69.19 | 109.37 | 100.44 | 151.78 | 138.38 |
| 52 | 80.35 | 69.19 | 113.83 | 104.90 | 156.24 | 145.08 |
| 53 | 84.82 | 71.42 | 118.30 | 109.37 | 160.70 | 147.31 |
| 54 | 87.05 | 73.66 | 127.22 | 118.30 | 165.17 | 151.78 |
| 55 | 93.74 | 80.35 | 136.15 | 122.76 | 174.10 | 156.24 |
| 56 | 95.98 | 84.82 | 140.62 | 131.69 | 180.79 | 165.17 |
| 57 | 107.14 | 91.51 | 151.78 | 140.62 | 191.95 | 176.33 |
| 58 | 113.83 | 95.98 | 165.17 | 151.78 | 203.11 | 183.02 |
| 59 | 122.76 | 104.90 | 176.33 | 160.70 | 216.50 | 196.42 |
| 60 | 133.92 | 113.83 | 187.49 | 169.63 | 232.13 | 209.81 |
| 61 | 140.62 | 122.76 | 203.11 | 183.02 | 247.75 | 225.43 |
| 62 | 154.01 | 131.69 | 218.74 | 196.42 | 261.14 | 238.82 |
| 63 | 165.17 | 142.85 | 232.13 | 212.04 | 281.23 | 254.45 |
| 64 | 178.56 | 151.78 | 249.98 | 227.66 | 294.62 | 267.84 |
| 65 | 189.72 | 162.94 | 265.61 | 243.29 | 314.71 | 287.93 |
| 66 | 205.34 | 174.10 | 287.93 | 263.38 | 332.57 | 303.55 |
| 67 | 223.20 | 191.95 | 310.25 | 285.70 | 359.35 | 325.87 |
| 68 | 247.75 | 212.04 | 341.50 | 312.48 | 390.60 | 357.12 |
| 69 | 276.77 | 234.36 | 374.98 | 343.73 | 428.54 | 392.83 |
| 70 | 305.78 | 263.38 | 412.92 | 377.21 | 470.95 | 428.54 |
| 71 | 341.50 | 292.39 | 453.10 | 415.15 | 513.36 | 468.72 |
| 72 | 379.44 | 325.87 | 497.74 | 455.33 | 560.23 | 513.36 |
| 73 | 419.62 | 359.35 | 546.84 | 497.74 | 609.34 | 560.23 |
| 74 | 464.26 | 397.30 | 598.18 | 546.84 | 665.14 | 611.57 |
| 75 | 513.36 | 439.70 | 656.21 | 598.18 | 725.40 | 665.14 |
| 76 | 564.70 | 482.11 | 714.24 | 651.74 | 783.43 | 720.94 |
| 77 | 627.19 | 537.91 | 785.66 | 718.70 | 859.32 | 787.90 |
| 78 | 694.15 | 591.48 | 854.86 | 783.43 | 928.51 | 850.39 |
| 79 | 754.42 | 647.28 | 926.28 | 850.39 | 997.70 | 915.12 |
| 80 | 823.61 | 707.54 | 1,004.40 | 921.82 | 1,073.59 | 984.31 |
| 81 | 903.96 | 776.74 | 1,089.22 | 1,002.17 | 1,156.18 | 1,060.20 |
| 82 | 991.01 | 852.62 | 1,185.19 | 1,089.22 | 1,247.69 | 1,142.78 |
| 83 | 1,093.68 | 939.67 | 1,290.10 | 1,189.66 | 1,350.36 | 1,238.76 |
| 84 | 1,211.98 | 1,040.11 | 1,417.32 | 1,305.72 | 1,468.66 | 1,345.90 |
| 85 | 1,321.34 | 1,133.86 | 1,542.31 | 1,421.78 | 1,602.58 | 1,466.42 |
| 86 | 1,439.64 | 1,236.53 | 1,680.70 | 1,551.24 | 1,745.42 | 1,600.34 |
| 87 | 1,566.86 | 1,348.13 | 1,832.47 | 1,689.62 | 1,903.90 | 1,745.42 |
| 88 | 1,707.48 | 1,468.66 | 1,997.64 | 1,843.63 | 2,075.76 | 1,903.90 |
| 89 | 1,861.49 | 1,602.58 | 2,176.20 | 2,008.80 | 2,263.25 | 2,073.53 |
| 90 | 2,028.89 | 1,745.42 | 2,372.62 | 2,189.59 | 2,466.36 | 2,258.78 |
| 91 | 2,209.68 | 1,903.90 | 2,586.89 | 2,388.24 | 2,689.56 | 2,464.13 |
| 92 | 2,408.33 | 2,075.76 | 2,821.25 | 2,602.51 | 2,932.85 | 2,685.10 |
| 93 | 2,624.83 | 2,263.25 | 3,073.46 | 2,834.64 | 3,196.22 | 2,926.15 |
| 94 | 2,861.42 | 2,466.36 | 3,350.23 | 3,091.32 | 3,484.15 | 3,189.53 |

Appendix B

Genworth Life Insurance Company
 72% Increase to Current-Year Premiums
 Nonforfeiture
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

| Issue Age | Individual Lifetime Benefit Period | | | | | |
|-----------|------------------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 44.03 | 38.53 | 63.30 | 57.79 | 88.06 | 82.56 |
| 25-29 | 46.78 | 44.03 | 68.80 | 63.30 | 96.32 | 88.06 |
| 30-34 | 49.54 | 46.78 | 74.30 | 68.80 | 101.82 | 96.32 |
| 35-39 | 55.04 | 52.29 | 79.81 | 74.30 | 110.08 | 101.82 |
| 40-44 | 57.79 | 55.04 | 88.06 | 79.81 | 118.34 | 110.08 |
| 45 | 57.79 | 55.04 | 88.06 | 79.81 | 118.34 | 110.08 |
| 46 | 60.54 | 55.04 | 88.06 | 79.81 | 121.09 | 112.83 |
| 47 | 60.54 | 57.79 | 90.82 | 82.56 | 123.84 | 115.58 |
| 48 | 60.54 | 57.79 | 90.82 | 82.56 | 126.59 | 118.34 |
| 49 | 63.30 | 60.54 | 93.57 | 85.31 | 126.59 | 118.34 |
| 50 | 63.30 | 60.54 | 96.32 | 88.06 | 129.34 | 121.09 |
| 51 | 66.05 | 63.30 | 99.07 | 90.82 | 132.10 | 121.09 |
| 52 | 68.80 | 63.30 | 101.82 | 93.57 | 134.85 | 126.59 |
| 53 | 71.55 | 66.05 | 107.33 | 99.07 | 140.35 | 132.10 |
| 54 | 74.30 | 68.80 | 112.83 | 104.58 | 145.86 | 137.60 |
| 55 | 77.06 | 74.30 | 121.09 | 112.83 | 154.11 | 143.10 |
| 56 | 82.56 | 77.06 | 129.34 | 121.09 | 162.37 | 151.36 |
| 57 | 90.82 | 82.56 | 137.60 | 129.34 | 173.38 | 159.62 |
| 58 | 93.57 | 88.06 | 148.61 | 140.35 | 181.63 | 170.62 |
| 59 | 101.82 | 96.32 | 159.62 | 151.36 | 192.64 | 181.63 |
| 60 | 107.33 | 99.07 | 167.87 | 159.62 | 203.65 | 192.64 |
| 61 | 118.34 | 107.33 | 181.63 | 173.38 | 220.16 | 203.65 |
| 62 | 126.59 | 118.34 | 192.64 | 184.38 | 233.92 | 220.16 |
| 63 | 137.60 | 126.59 | 203.65 | 192.64 | 250.43 | 236.67 |
| 64 | 145.86 | 134.85 | 214.66 | 203.65 | 266.94 | 253.18 |
| 65 | 156.86 | 145.86 | 225.66 | 211.90 | 286.21 | 269.70 |
| 66 | 165.12 | 154.11 | 231.17 | 217.41 | 297.22 | 280.70 |
| 67 | 173.38 | 162.37 | 242.18 | 228.42 | 308.22 | 291.71 |
| 68 | 187.14 | 173.38 | 261.44 | 244.93 | 321.98 | 302.72 |
| 69 | 198.14 | 187.14 | 280.70 | 264.19 | 338.50 | 316.48 |
| 70 | 214.66 | 198.14 | 305.47 | 288.96 | 355.01 | 330.24 |
| 71 | 225.66 | 211.90 | 327.49 | 308.22 | 368.77 | 341.25 |
| 72 | 239.42 | 222.91 | 346.75 | 324.74 | 385.28 | 357.76 |
| 73 | 253.18 | 236.67 | 366.02 | 344.00 | 399.04 | 371.52 |
| 74 | 266.94 | 250.43 | 382.53 | 357.76 | 415.55 | 388.03 |
| 75 | 283.46 | 261.44 | 396.29 | 371.52 | 429.31 | 404.54 |
| 76 | 294.46 | 272.45 | 410.05 | 382.53 | 443.07 | 418.30 |
| 77 | 308.22 | 286.21 | 426.56 | 399.04 | 456.83 | 432.06 |
| 78 | 316.48 | 294.46 | 434.82 | 407.30 | 465.09 | 440.32 |
| 79 | 319.23 | 299.97 | 443.07 | 415.55 | 470.59 | 443.07 |
| 80 | 324.74 | 302.72 | 448.58 | 421.06 | 473.34 | 445.82 |
| 81 | 352.26 | 330.24 | 484.35 | 456.83 | 506.37 | 478.85 |
| 82 | 382.53 | 360.51 | 525.63 | 498.11 | 547.65 | 514.62 |
| 83 | 421.06 | 396.29 | 575.17 | 542.14 | 591.68 | 555.90 |
| 84 | 465.09 | 434.82 | 630.21 | 594.43 | 641.22 | 605.44 |
| 85 | 506.37 | 476.10 | 688.00 | 649.47 | 699.01 | 660.48 |
| 86 | 553.15 | 517.38 | 748.54 | 707.26 | 762.30 | 718.27 |
| 87 | 602.69 | 564.16 | 817.34 | 770.56 | 831.10 | 784.32 |
| 88 | 657.73 | 613.70 | 891.65 | 839.36 | 905.41 | 855.87 |
| 89 | 715.52 | 668.74 | 971.46 | 916.42 | 987.97 | 932.93 |
| 90 | 781.57 | 729.28 | 1,059.52 | 998.98 | 1,076.03 | 1,015.49 |
| 91 | 850.37 | 795.33 | 1,153.09 | 1,087.04 | 1,172.35 | 1,106.30 |
| 92 | 927.42 | 866.88 | 1,257.66 | 1,186.11 | 1,279.68 | 1,205.38 |
| 93 | 1,009.98 | 946.69 | 1,370.50 | 1,293.44 | 1,395.26 | 1,315.46 |
| 94 | 1,100.80 | 1,032.00 | 1,494.34 | 1,409.02 | 1,519.10 | 1,433.79 |

Appendix B

Genworth Life Insurance Company
 55% Increase to Current-Year Premiums
 Nonforfeiture
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
 2,190 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 29.02 | 29.02 | 44.64 | 40.18 | 60.26 | 58.03 |
| 25-29 | 31.25 | 31.25 | 46.87 | 44.64 | 66.96 | 62.50 |
| 30-34 | 35.71 | 31.25 | 51.34 | 46.87 | 71.42 | 66.96 |
| 35-39 | 37.94 | 35.71 | 55.80 | 51.34 | 78.12 | 71.42 |
| 40-44 | 40.18 | 37.94 | 60.26 | 55.80 | 82.58 | 78.12 |
| 45 | 40.18 | 37.94 | 60.26 | 55.80 | 82.58 | 78.12 |
| 46 | 42.41 | 37.94 | 60.26 | 55.80 | 84.82 | 80.35 |
| 47 | 42.41 | 40.18 | 62.50 | 58.03 | 87.05 | 80.35 |
| 48 | 42.41 | 40.18 | 64.73 | 58.03 | 87.05 | 82.58 |
| 49 | 44.64 | 40.18 | 64.73 | 60.26 | 89.28 | 82.58 |
| 50 | 44.64 | 40.18 | 66.96 | 60.26 | 89.28 | 84.82 |
| 51 | 44.64 | 42.41 | 66.96 | 62.50 | 91.51 | 84.82 |
| 52 | 46.87 | 42.41 | 69.19 | 64.73 | 95.98 | 89.28 |
| 53 | 49.10 | 44.64 | 73.66 | 69.19 | 98.21 | 91.51 |
| 54 | 51.34 | 46.87 | 78.12 | 73.66 | 102.67 | 95.98 |
| 55 | 53.57 | 51.34 | 82.58 | 78.12 | 104.90 | 98.21 |
| 56 | 58.03 | 53.57 | 87.05 | 82.58 | 111.60 | 104.90 |
| 57 | 60.26 | 55.80 | 93.74 | 87.05 | 118.30 | 109.37 |
| 58 | 64.73 | 60.26 | 100.44 | 93.74 | 124.99 | 116.06 |
| 59 | 69.19 | 64.73 | 109.37 | 102.67 | 133.92 | 122.76 |
| 60 | 75.89 | 69.19 | 116.06 | 109.37 | 142.85 | 131.69 |
| 61 | 80.35 | 73.66 | 124.99 | 116.06 | 151.78 | 140.62 |
| 62 | 87.05 | 80.35 | 133.92 | 124.99 | 160.70 | 151.78 |
| 63 | 93.74 | 87.05 | 140.62 | 133.92 | 171.86 | 160.70 |
| 64 | 100.44 | 93.74 | 149.54 | 140.62 | 185.26 | 171.86 |
| 65 | 107.14 | 100.44 | 158.47 | 147.31 | 196.42 | 180.79 |
| 66 | 111.60 | 104.90 | 162.94 | 151.78 | 200.88 | 187.49 |
| 67 | 118.30 | 109.37 | 171.86 | 160.70 | 209.81 | 194.18 |
| 68 | 127.22 | 118.30 | 183.02 | 171.86 | 220.97 | 205.34 |
| 69 | 136.15 | 127.22 | 196.42 | 183.02 | 232.13 | 214.27 |
| 70 | 145.08 | 136.15 | 212.04 | 198.65 | 243.29 | 225.43 |
| 71 | 154.01 | 145.08 | 227.66 | 209.81 | 254.45 | 234.36 |
| 72 | 165.17 | 154.01 | 238.82 | 223.20 | 265.61 | 245.52 |
| 73 | 176.33 | 162.94 | 249.98 | 232.13 | 276.77 | 256.68 |
| 74 | 185.26 | 171.86 | 261.14 | 243.29 | 287.93 | 267.84 |
| 75 | 194.18 | 180.79 | 272.30 | 252.22 | 299.09 | 276.77 |
| 76 | 203.11 | 187.49 | 281.23 | 261.14 | 308.02 | 285.70 |
| 77 | 214.27 | 198.65 | 292.39 | 272.30 | 316.94 | 296.86 |
| 78 | 220.97 | 203.11 | 301.32 | 279.00 | 323.64 | 301.32 |
| 79 | 225.43 | 209.81 | 305.78 | 285.70 | 328.10 | 305.78 |
| 80 | 227.66 | 212.04 | 310.25 | 290.16 | 330.34 | 308.02 |
| 81 | 247.75 | 232.13 | 337.03 | 314.71 | 354.89 | 330.34 |
| 82 | 272.30 | 252.22 | 366.05 | 341.50 | 381.67 | 357.12 |
| 83 | 299.09 | 279.00 | 399.53 | 372.74 | 415.15 | 386.14 |
| 84 | 330.34 | 308.02 | 437.47 | 410.69 | 450.86 | 421.85 |
| 85 | 361.58 | 334.80 | 477.65 | 446.40 | 491.04 | 459.79 |
| 86 | 392.83 | 366.05 | 520.06 | 486.58 | 535.68 | 499.97 |
| 87 | 428.54 | 399.53 | 566.93 | 531.22 | 582.55 | 544.61 |
| 88 | 466.49 | 435.24 | 618.26 | 578.09 | 636.12 | 593.71 |
| 89 | 508.90 | 473.18 | 674.06 | 631.66 | 691.92 | 647.28 |
| 90 | 555.77 | 515.59 | 734.33 | 687.46 | 754.42 | 705.31 |
| 91 | 604.87 | 562.46 | 801.29 | 749.95 | 823.61 | 770.04 |
| 92 | 660.67 | 613.80 | 872.71 | 816.91 | 897.26 | 839.23 |
| 93 | 718.70 | 669.60 | 950.83 | 890.57 | 977.62 | 915.12 |
| 94 | 783.43 | 729.86 | 1,037.88 | 970.92 | 1,064.66 | 997.70 |

Appendix B

Genworth Life Insurance Company
 55% Increase to Current-Year Premiums
 Nonforfeiture
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
 1,460 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 24.55 | 22.32 | 37.94 | 35.71 | 51.34 | 49.10 |
| 25-29 | 26.78 | 24.55 | 40.18 | 37.94 | 55.80 | 53.57 |
| 30-34 | 29.02 | 26.78 | 42.41 | 40.18 | 60.26 | 58.03 |
| 35-39 | 31.25 | 29.02 | 46.87 | 44.64 | 64.73 | 60.26 |
| 40-44 | 33.48 | 31.25 | 49.10 | 46.87 | 71.42 | 66.96 |
| 45 | 33.48 | 31.25 | 49.10 | 46.87 | 71.42 | 66.96 |
| 46 | 33.48 | 31.25 | 51.34 | 49.10 | 71.42 | 66.96 |
| 47 | 35.71 | 31.25 | 51.34 | 49.10 | 73.66 | 69.19 |
| 48 | 35.71 | 31.25 | 51.34 | 49.10 | 73.66 | 71.42 |
| 49 | 35.71 | 31.25 | 53.57 | 49.10 | 73.66 | 71.42 |
| 50 | 35.71 | 33.48 | 53.57 | 51.34 | 75.89 | 71.42 |
| 51 | 37.94 | 33.48 | 55.80 | 51.34 | 78.12 | 71.42 |
| 52 | 37.94 | 35.71 | 58.03 | 53.57 | 78.12 | 73.66 |
| 53 | 40.18 | 37.94 | 60.26 | 55.80 | 80.35 | 75.89 |
| 54 | 42.41 | 37.94 | 62.50 | 58.03 | 84.82 | 78.12 |
| 55 | 44.64 | 42.41 | 66.96 | 62.50 | 87.05 | 80.35 |
| 56 | 46.87 | 42.41 | 71.42 | 66.96 | 91.51 | 84.82 |
| 57 | 49.10 | 46.87 | 78.12 | 71.42 | 98.21 | 89.28 |
| 58 | 53.57 | 49.10 | 82.58 | 75.89 | 102.67 | 93.74 |
| 59 | 58.03 | 53.57 | 87.05 | 80.35 | 109.37 | 100.44 |
| 60 | 62.50 | 55.80 | 95.98 | 87.05 | 118.30 | 107.14 |
| 61 | 66.96 | 62.50 | 102.67 | 93.74 | 124.99 | 116.06 |
| 62 | 73.66 | 66.96 | 111.60 | 102.67 | 133.92 | 122.76 |
| 63 | 78.12 | 71.42 | 118.30 | 109.37 | 142.85 | 129.46 |
| 64 | 82.58 | 75.89 | 124.99 | 118.30 | 149.54 | 138.38 |
| 65 | 87.05 | 80.35 | 136.15 | 124.99 | 158.47 | 145.08 |
| 66 | 91.51 | 84.82 | 138.38 | 129.46 | 162.94 | 149.54 |
| 67 | 95.98 | 89.28 | 145.08 | 133.92 | 169.63 | 154.01 |
| 68 | 104.90 | 95.98 | 156.24 | 142.85 | 178.56 | 162.94 |
| 69 | 111.60 | 102.67 | 165.17 | 151.78 | 189.72 | 171.86 |
| 70 | 118.30 | 109.37 | 176.33 | 162.94 | 200.88 | 183.02 |
| 71 | 127.22 | 118.30 | 185.26 | 171.86 | 207.58 | 191.95 |
| 72 | 136.15 | 124.99 | 196.42 | 180.79 | 218.74 | 203.11 |
| 73 | 145.08 | 133.92 | 205.34 | 187.49 | 229.90 | 209.81 |
| 74 | 151.78 | 140.62 | 214.27 | 196.42 | 238.82 | 218.74 |
| 75 | 160.70 | 149.54 | 223.20 | 203.11 | 247.75 | 227.66 |
| 76 | 169.63 | 156.24 | 229.90 | 212.04 | 254.45 | 234.36 |
| 77 | 178.56 | 162.94 | 241.06 | 220.97 | 263.38 | 243.29 |
| 78 | 185.26 | 169.63 | 247.75 | 227.66 | 270.07 | 247.75 |
| 79 | 189.72 | 176.33 | 252.22 | 232.13 | 274.54 | 252.22 |
| 80 | 194.18 | 178.56 | 256.68 | 236.59 | 276.77 | 254.45 |
| 81 | 212.04 | 194.18 | 279.00 | 258.91 | 296.86 | 274.54 |
| 82 | 232.13 | 214.27 | 305.78 | 281.23 | 321.41 | 296.86 |
| 83 | 256.68 | 236.59 | 332.57 | 308.02 | 350.42 | 321.41 |
| 84 | 285.70 | 263.38 | 363.82 | 337.03 | 381.67 | 350.42 |
| 85 | 310.25 | 285.70 | 397.30 | 368.28 | 415.15 | 381.67 |
| 86 | 339.26 | 312.48 | 433.01 | 401.76 | 453.10 | 417.38 |
| 87 | 370.51 | 339.26 | 473.18 | 437.47 | 493.27 | 455.33 |
| 88 | 401.76 | 370.51 | 515.59 | 477.65 | 537.91 | 495.50 |
| 89 | 439.70 | 403.99 | 560.23 | 520.06 | 587.02 | 540.14 |
| 90 | 477.65 | 439.70 | 611.57 | 566.93 | 638.35 | 589.25 |
| 91 | 522.29 | 479.88 | 667.37 | 616.03 | 696.38 | 640.58 |
| 92 | 569.16 | 522.29 | 725.40 | 671.83 | 758.88 | 698.62 |
| 93 | 620.50 | 571.39 | 790.13 | 732.10 | 828.07 | 761.11 |
| 94 | 676.30 | 622.73 | 863.78 | 799.06 | 901.73 | 830.30 |

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
1,095 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 22.32 | 20.09 | 31.25 | 29.02 | 44.64 | 42.41 |
| 25-29 | 24.55 | 22.32 | 35.71 | 31.25 | 49.10 | 44.64 |
| 30-34 | 24.55 | 24.55 | 37.94 | 35.71 | 53.57 | 49.10 |
| 35-39 | 26.78 | 24.55 | 40.18 | 37.94 | 58.03 | 53.57 |
| 40-44 | 29.02 | 26.78 | 44.64 | 40.18 | 60.26 | 58.03 |
| 45 | 29.02 | 26.78 | 44.64 | 40.18 | 60.26 | 58.03 |
| 46 | 31.25 | 29.02 | 44.64 | 42.41 | 62.50 | 58.03 |
| 47 | 33.48 | 29.02 | 44.64 | 42.41 | 64.73 | 58.03 |
| 48 | 33.48 | 29.02 | 44.64 | 42.41 | 64.73 | 60.26 |
| 49 | 33.48 | 29.02 | 46.87 | 42.41 | 64.73 | 60.26 |
| 50 | 35.71 | 29.02 | 46.87 | 44.64 | 66.96 | 60.26 |
| 51 | 35.71 | 31.25 | 49.10 | 44.64 | 66.96 | 62.50 |
| 52 | 37.94 | 31.25 | 51.34 | 46.87 | 69.19 | 64.73 |
| 53 | 37.94 | 31.25 | 53.57 | 49.10 | 71.42 | 64.73 |
| 54 | 37.94 | 33.48 | 55.80 | 51.34 | 73.66 | 66.96 |
| 55 | 42.41 | 35.71 | 60.26 | 55.80 | 78.12 | 69.19 |
| 56 | 44.64 | 37.94 | 62.50 | 58.03 | 80.35 | 73.66 |
| 57 | 46.87 | 40.18 | 66.96 | 62.50 | 84.82 | 78.12 |
| 58 | 51.34 | 42.41 | 73.66 | 66.96 | 91.51 | 80.35 |
| 59 | 55.80 | 46.87 | 78.12 | 71.42 | 95.98 | 87.05 |
| 60 | 60.26 | 51.34 | 82.58 | 75.89 | 102.67 | 93.74 |
| 61 | 62.50 | 55.80 | 91.51 | 80.35 | 111.60 | 100.44 |
| 62 | 69.19 | 58.03 | 98.21 | 87.05 | 116.06 | 104.90 |
| 63 | 73.66 | 64.73 | 102.67 | 93.74 | 124.99 | 113.83 |
| 64 | 78.12 | 66.96 | 111.60 | 100.44 | 131.69 | 118.30 |
| 65 | 84.82 | 71.42 | 118.30 | 107.14 | 140.62 | 127.22 |
| 66 | 87.05 | 75.89 | 122.76 | 113.83 | 142.85 | 131.69 |
| 67 | 91.51 | 80.35 | 129.46 | 118.30 | 149.54 | 133.92 |
| 68 | 98.21 | 84.82 | 136.15 | 124.99 | 156.24 | 142.85 |
| 69 | 107.14 | 91.51 | 145.08 | 131.69 | 165.17 | 151.78 |
| 70 | 113.83 | 98.21 | 154.01 | 140.62 | 174.10 | 158.47 |
| 71 | 120.53 | 104.90 | 160.70 | 147.31 | 183.02 | 167.40 |
| 72 | 129.46 | 111.60 | 169.63 | 154.01 | 191.95 | 174.10 |
| 73 | 136.15 | 116.06 | 178.56 | 162.94 | 198.65 | 183.02 |
| 74 | 145.08 | 122.76 | 185.26 | 169.63 | 207.58 | 189.72 |
| 75 | 151.78 | 129.46 | 194.18 | 176.33 | 214.27 | 196.42 |
| 76 | 158.47 | 136.15 | 200.88 | 183.02 | 220.97 | 203.11 |
| 77 | 167.40 | 142.85 | 209.81 | 191.95 | 229.90 | 209.81 |
| 78 | 174.10 | 149.54 | 214.27 | 196.42 | 234.36 | 214.27 |
| 79 | 178.56 | 154.01 | 218.74 | 200.88 | 236.59 | 216.50 |
| 80 | 183.02 | 158.47 | 223.20 | 205.34 | 238.82 | 218.74 |
| 81 | 200.88 | 171.86 | 241.06 | 223.20 | 256.68 | 234.36 |
| 82 | 220.97 | 189.72 | 263.38 | 241.06 | 276.77 | 254.45 |
| 83 | 243.29 | 209.81 | 287.93 | 263.38 | 301.32 | 274.54 |
| 84 | 270.07 | 232.13 | 314.71 | 290.16 | 325.87 | 299.09 |
| 85 | 294.62 | 252.22 | 343.73 | 316.94 | 354.89 | 325.87 |
| 86 | 319.18 | 274.54 | 372.74 | 343.73 | 388.37 | 354.89 |
| 87 | 348.19 | 299.09 | 406.22 | 374.98 | 424.08 | 388.37 |
| 88 | 379.44 | 325.87 | 444.17 | 408.46 | 462.02 | 421.85 |
| 89 | 412.92 | 354.89 | 484.34 | 446.40 | 502.20 | 459.79 |
| 90 | 450.86 | 388.37 | 526.75 | 486.58 | 549.07 | 502.20 |
| 91 | 491.04 | 424.08 | 575.86 | 531.22 | 598.18 | 546.84 |
| 92 | 535.68 | 462.02 | 627.19 | 578.09 | 651.74 | 595.94 |
| 93 | 582.55 | 502.20 | 682.99 | 629.42 | 709.78 | 649.51 |
| 94 | 636.12 | 549.07 | 745.49 | 687.46 | 774.50 | 709.78 |

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
730 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 17.86 | 15.62 | 24.55 | 22.32 | 35.71 | 31.25 |
| 25-29 | 20.09 | 17.86 | 26.78 | 24.55 | 37.94 | 35.71 |
| 30-34 | 22.32 | 17.86 | 29.02 | 26.78 | 42.41 | 37.94 |
| 35-39 | 22.32 | 20.09 | 31.25 | 29.02 | 44.64 | 40.18 |
| 40-44 | 24.55 | 22.32 | 33.48 | 31.25 | 49.10 | 42.41 |
| 45 | 24.55 | 22.32 | 33.48 | 31.25 | 49.10 | 42.41 |
| 46 | 24.55 | 22.32 | 35.71 | 31.25 | 49.10 | 44.64 |
| 47 | 24.55 | 22.32 | 35.71 | 31.25 | 49.10 | 44.64 |
| 48 | 24.55 | 22.32 | 35.71 | 31.25 | 51.34 | 44.64 |
| 49 | 26.78 | 24.55 | 35.71 | 31.25 | 51.34 | 44.64 |
| 50 | 26.78 | 24.55 | 37.94 | 33.48 | 51.34 | 46.87 |
| 51 | 26.78 | 24.55 | 37.94 | 35.71 | 51.34 | 46.87 |
| 52 | 26.78 | 24.55 | 37.94 | 35.71 | 53.57 | 49.10 |
| 53 | 29.02 | 24.55 | 42.41 | 37.94 | 55.80 | 51.34 |
| 54 | 29.02 | 26.78 | 44.64 | 40.18 | 58.03 | 51.34 |
| 55 | 31.25 | 29.02 | 46.87 | 42.41 | 60.26 | 55.80 |
| 56 | 31.25 | 29.02 | 49.10 | 44.64 | 62.50 | 55.80 |
| 57 | 35.71 | 31.25 | 53.57 | 49.10 | 66.96 | 60.26 |
| 58 | 37.94 | 33.48 | 58.03 | 53.57 | 71.42 | 64.73 |
| 59 | 42.41 | 37.94 | 60.26 | 55.80 | 75.89 | 66.96 |
| 60 | 44.64 | 40.18 | 66.96 | 60.26 | 80.35 | 73.66 |
| 61 | 49.10 | 44.64 | 69.19 | 62.50 | 87.05 | 78.12 |
| 62 | 53.57 | 49.10 | 75.89 | 66.96 | 91.51 | 82.58 |
| 63 | 55.80 | 51.34 | 80.35 | 73.66 | 98.21 | 89.28 |
| 64 | 60.26 | 55.80 | 87.05 | 78.12 | 102.67 | 93.74 |
| 65 | 64.73 | 58.03 | 93.74 | 84.82 | 111.60 | 100.44 |
| 66 | 66.96 | 62.50 | 98.21 | 89.28 | 111.60 | 102.67 |
| 67 | 69.19 | 64.73 | 102.67 | 91.51 | 118.30 | 107.14 |
| 68 | 73.66 | 69.19 | 107.14 | 95.98 | 122.76 | 111.60 |
| 69 | 80.35 | 73.66 | 113.83 | 102.67 | 129.46 | 118.30 |
| 70 | 87.05 | 78.12 | 118.30 | 109.37 | 136.15 | 122.76 |
| 71 | 91.51 | 84.82 | 124.99 | 111.60 | 142.85 | 129.46 |
| 72 | 98.21 | 89.28 | 131.69 | 118.30 | 149.54 | 133.92 |
| 73 | 102.67 | 93.74 | 138.38 | 124.99 | 154.01 | 140.62 |
| 74 | 107.14 | 98.21 | 145.08 | 131.69 | 160.70 | 147.31 |
| 75 | 113.83 | 102.67 | 151.78 | 138.38 | 165.17 | 151.78 |
| 76 | 118.30 | 107.14 | 156.24 | 142.85 | 171.86 | 156.24 |
| 77 | 124.99 | 111.60 | 162.94 | 149.54 | 176.33 | 160.70 |
| 78 | 129.46 | 118.30 | 167.40 | 151.78 | 178.56 | 162.94 |
| 79 | 133.92 | 120.53 | 169.63 | 154.01 | 180.79 | 165.17 |
| 80 | 138.38 | 124.99 | 171.86 | 156.24 | 180.79 | 165.17 |
| 81 | 151.78 | 138.38 | 185.26 | 167.40 | 194.18 | 176.33 |
| 82 | 165.17 | 151.78 | 200.88 | 183.02 | 209.81 | 189.72 |
| 83 | 183.02 | 167.40 | 218.74 | 198.65 | 225.43 | 205.34 |
| 84 | 200.88 | 185.26 | 238.82 | 218.74 | 245.52 | 223.20 |
| 85 | 218.74 | 200.88 | 261.14 | 236.59 | 267.84 | 243.29 |
| 86 | 238.82 | 220.97 | 285.70 | 258.91 | 292.39 | 263.38 |
| 87 | 261.14 | 241.06 | 310.25 | 281.23 | 319.18 | 287.93 |
| 88 | 285.70 | 261.14 | 339.26 | 308.02 | 348.19 | 314.71 |
| 89 | 310.25 | 285.70 | 368.28 | 334.80 | 377.21 | 341.50 |
| 90 | 339.26 | 310.25 | 401.76 | 366.05 | 412.92 | 372.74 |
| 91 | 368.28 | 339.26 | 439.70 | 399.53 | 448.63 | 406.22 |
| 92 | 401.76 | 370.51 | 477.65 | 435.24 | 488.81 | 444.17 |
| 93 | 439.70 | 401.76 | 520.06 | 473.18 | 533.45 | 482.11 |
| 94 | 477.65 | 439.70 | 566.93 | 515.59 | 582.55 | 526.75 |

Appendix B

Genworth Life Insurance Company
 55% Increase to Current-Year Premiums
 Nonforfeiture
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 4,380 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 24.55 | 22.32 | 35.71 | 33.48 | 49.10 | 46.87 |
| 25-29 | 24.55 | 24.55 | 37.94 | 35.71 | 53.57 | 51.34 |
| 30-34 | 29.02 | 26.78 | 42.41 | 37.94 | 58.03 | 53.57 |
| 35-39 | 31.25 | 29.02 | 44.64 | 42.41 | 62.50 | 58.03 |
| 40-44 | 33.48 | 31.25 | 49.10 | 44.64 | 66.96 | 64.73 |
| 45 | 33.48 | 31.25 | 49.10 | 44.64 | 66.96 | 64.73 |
| 46 | 33.48 | 31.25 | 49.10 | 44.64 | 69.19 | 64.73 |
| 47 | 33.48 | 31.25 | 51.34 | 46.87 | 69.19 | 64.73 |
| 48 | 35.71 | 31.25 | 51.34 | 46.87 | 71.42 | 66.96 |
| 49 | 35.71 | 33.48 | 53.57 | 49.10 | 71.42 | 66.96 |
| 50 | 35.71 | 33.48 | 53.57 | 49.10 | 73.66 | 69.19 |
| 51 | 35.71 | 33.48 | 55.80 | 51.34 | 73.66 | 69.19 |
| 52 | 37.94 | 35.71 | 55.80 | 53.57 | 78.12 | 71.42 |
| 53 | 37.94 | 35.71 | 60.26 | 55.80 | 78.12 | 73.66 |
| 54 | 40.18 | 37.94 | 62.50 | 58.03 | 82.58 | 78.12 |
| 55 | 44.64 | 40.18 | 66.96 | 64.73 | 84.82 | 80.35 |
| 56 | 46.87 | 44.64 | 71.42 | 66.96 | 89.28 | 84.82 |
| 57 | 49.10 | 44.64 | 75.89 | 71.42 | 95.98 | 89.28 |
| 58 | 53.57 | 49.10 | 82.58 | 75.89 | 100.44 | 93.74 |
| 59 | 55.80 | 53.57 | 89.28 | 82.58 | 107.14 | 100.44 |
| 60 | 60.26 | 55.80 | 93.74 | 89.28 | 116.06 | 107.14 |
| 61 | 64.73 | 60.26 | 100.44 | 93.74 | 122.76 | 113.83 |
| 62 | 71.42 | 64.73 | 109.37 | 100.44 | 131.69 | 122.76 |
| 63 | 75.89 | 69.19 | 113.83 | 107.14 | 140.62 | 129.46 |
| 64 | 82.58 | 75.89 | 120.53 | 113.83 | 149.54 | 138.38 |
| 65 | 87.05 | 80.35 | 129.46 | 120.53 | 158.47 | 147.31 |
| 66 | 91.51 | 84.82 | 131.69 | 122.76 | 162.94 | 151.78 |
| 67 | 95.98 | 89.28 | 138.38 | 129.46 | 169.63 | 158.47 |
| 68 | 102.67 | 95.98 | 149.54 | 138.38 | 178.56 | 167.40 |
| 69 | 109.37 | 102.67 | 160.70 | 149.54 | 187.49 | 174.10 |
| 70 | 118.30 | 109.37 | 171.86 | 160.70 | 196.42 | 183.02 |
| 71 | 124.99 | 116.06 | 183.02 | 169.63 | 205.34 | 189.72 |
| 72 | 133.92 | 124.99 | 194.18 | 180.79 | 214.27 | 198.65 |
| 73 | 142.85 | 131.69 | 203.11 | 187.49 | 223.20 | 207.58 |
| 74 | 149.54 | 138.38 | 212.04 | 196.42 | 232.13 | 216.50 |
| 75 | 158.47 | 145.08 | 220.97 | 205.34 | 241.06 | 225.43 |
| 76 | 165.17 | 151.78 | 227.66 | 212.04 | 247.75 | 232.13 |
| 77 | 174.10 | 160.70 | 236.59 | 220.97 | 256.68 | 238.82 |
| 78 | 178.56 | 165.17 | 243.29 | 225.43 | 261.14 | 245.52 |
| 79 | 183.02 | 169.63 | 247.75 | 232.13 | 265.61 | 247.75 |
| 80 | 185.26 | 171.86 | 252.22 | 234.36 | 267.84 | 249.98 |
| 81 | 200.88 | 187.49 | 272.30 | 254.45 | 287.93 | 267.84 |
| 82 | 220.97 | 205.34 | 296.86 | 276.77 | 310.25 | 290.16 |
| 83 | 241.06 | 225.43 | 323.64 | 303.55 | 334.80 | 312.48 |
| 84 | 267.84 | 249.98 | 354.89 | 332.57 | 363.82 | 341.50 |
| 85 | 292.39 | 272.30 | 386.14 | 361.58 | 397.30 | 372.74 |
| 86 | 319.18 | 296.86 | 421.85 | 395.06 | 433.01 | 406.22 |
| 87 | 348.19 | 323.64 | 459.79 | 430.78 | 473.18 | 441.94 |
| 88 | 379.44 | 352.66 | 499.97 | 468.72 | 515.59 | 482.11 |
| 89 | 412.92 | 383.90 | 546.84 | 511.13 | 560.23 | 524.52 |
| 90 | 450.86 | 419.62 | 595.94 | 555.77 | 611.57 | 571.39 |
| 91 | 491.04 | 455.33 | 649.51 | 607.10 | 667.37 | 622.73 |
| 92 | 535.68 | 497.74 | 707.54 | 660.67 | 725.40 | 680.76 |
| 93 | 582.55 | 542.38 | 770.04 | 720.94 | 792.36 | 741.02 |
| 94 | 636.12 | 591.48 | 841.46 | 785.66 | 863.78 | 807.98 |

Appendix B

Genworth Life Insurance Company
 55% Increase to Current-Year Premiums
 Nonforfeiture
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 2,920 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 20.09 | 17.86 | 31.25 | 29.02 | 42.41 | 40.18 |
| 25-29 | 22.32 | 20.09 | 31.25 | 31.25 | 46.87 | 44.64 |
| 30-34 | 24.55 | 22.32 | 35.71 | 33.48 | 49.10 | 46.87 |
| 35-39 | 24.55 | 22.32 | 37.94 | 35.71 | 53.57 | 49.10 |
| 40-44 | 29.02 | 24.55 | 40.18 | 37.94 | 58.03 | 53.57 |
| 45 | 29.02 | 24.55 | 40.18 | 37.94 | 58.03 | 53.57 |
| 46 | 29.02 | 24.55 | 40.18 | 40.18 | 58.03 | 55.80 |
| 47 | 29.02 | 24.55 | 42.41 | 40.18 | 60.26 | 55.80 |
| 48 | 29.02 | 24.55 | 42.41 | 40.18 | 60.26 | 58.03 |
| 49 | 29.02 | 24.55 | 44.64 | 40.18 | 60.26 | 58.03 |
| 50 | 29.02 | 26.78 | 44.64 | 42.41 | 62.50 | 58.03 |
| 51 | 31.25 | 26.78 | 44.64 | 42.41 | 64.73 | 58.03 |
| 52 | 31.25 | 29.02 | 46.87 | 44.64 | 64.73 | 60.26 |
| 53 | 33.48 | 31.25 | 49.10 | 46.87 | 66.96 | 62.50 |
| 54 | 35.71 | 31.25 | 51.34 | 49.10 | 69.19 | 64.73 |
| 55 | 35.71 | 33.48 | 55.80 | 51.34 | 71.42 | 64.73 |
| 56 | 37.94 | 35.71 | 58.03 | 55.80 | 75.89 | 69.19 |
| 57 | 40.18 | 37.94 | 64.73 | 58.03 | 80.35 | 73.66 |
| 58 | 44.64 | 40.18 | 66.96 | 62.50 | 84.82 | 75.89 |
| 59 | 46.87 | 44.64 | 71.42 | 66.96 | 89.28 | 82.58 |
| 60 | 51.34 | 46.87 | 78.12 | 71.42 | 95.98 | 87.05 |
| 61 | 55.80 | 51.34 | 84.82 | 75.89 | 102.67 | 93.74 |
| 62 | 60.26 | 55.80 | 91.51 | 84.82 | 109.37 | 100.44 |
| 63 | 64.73 | 58.03 | 98.21 | 89.28 | 116.06 | 104.90 |
| 64 | 66.96 | 62.50 | 102.67 | 95.98 | 122.76 | 111.60 |
| 65 | 71.42 | 64.73 | 111.60 | 102.67 | 129.46 | 118.30 |
| 66 | 75.89 | 69.19 | 113.83 | 107.14 | 133.92 | 122.76 |
| 67 | 80.35 | 71.42 | 118.30 | 111.60 | 138.38 | 127.22 |
| 68 | 84.82 | 78.12 | 127.22 | 118.30 | 147.31 | 133.92 |
| 69 | 91.51 | 82.58 | 133.92 | 124.99 | 154.01 | 140.62 |
| 70 | 98.21 | 89.28 | 145.08 | 131.69 | 162.94 | 149.54 |
| 71 | 104.90 | 95.98 | 151.78 | 140.62 | 169.63 | 156.24 |
| 72 | 111.60 | 102.67 | 160.70 | 147.31 | 178.56 | 165.17 |
| 73 | 118.30 | 109.37 | 167.40 | 154.01 | 187.49 | 171.86 |
| 74 | 124.99 | 113.83 | 174.10 | 160.70 | 194.18 | 178.56 |
| 75 | 131.69 | 120.53 | 180.79 | 167.40 | 200.88 | 185.26 |
| 76 | 138.38 | 127.22 | 189.72 | 174.10 | 207.58 | 191.95 |
| 77 | 145.08 | 133.92 | 196.42 | 180.79 | 216.50 | 198.65 |
| 78 | 151.78 | 138.38 | 203.11 | 185.26 | 220.97 | 203.11 |
| 79 | 156.24 | 142.85 | 205.34 | 189.72 | 223.20 | 205.34 |
| 80 | 158.47 | 145.08 | 209.81 | 194.18 | 225.43 | 207.58 |
| 81 | 174.10 | 160.70 | 227.66 | 212.04 | 243.29 | 225.43 |
| 82 | 189.72 | 176.33 | 249.98 | 229.90 | 263.38 | 243.29 |
| 83 | 209.81 | 194.18 | 272.30 | 252.22 | 285.70 | 263.38 |
| 84 | 234.36 | 214.27 | 299.09 | 276.77 | 310.25 | 285.70 |
| 85 | 254.45 | 234.36 | 325.87 | 301.32 | 339.26 | 312.48 |
| 86 | 276.77 | 254.45 | 354.89 | 328.10 | 370.51 | 341.50 |
| 87 | 301.32 | 279.00 | 386.14 | 357.12 | 401.76 | 372.74 |
| 88 | 328.10 | 303.55 | 419.62 | 390.60 | 439.70 | 403.99 |
| 89 | 359.35 | 330.34 | 457.56 | 424.08 | 479.88 | 441.94 |
| 90 | 390.60 | 359.35 | 499.97 | 462.02 | 522.29 | 479.88 |
| 91 | 426.31 | 392.83 | 544.61 | 504.43 | 569.16 | 524.52 |
| 92 | 464.26 | 428.54 | 593.71 | 549.07 | 620.50 | 571.39 |
| 93 | 506.66 | 466.49 | 647.28 | 598.18 | 676.30 | 622.73 |
| 94 | 553.54 | 508.90 | 705.31 | 653.98 | 736.56 | 678.53 |

Appendix B

Genworth Life Insurance Company
 55% Increase to Current-Year Premiums
 Nonforfeiture
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 2,190 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 17.86 | 17.86 | 26.78 | 24.55 | 40.18 | 37.94 |
| 25-29 | 20.09 | 17.86 | 31.25 | 26.78 | 42.41 | 40.18 |
| 30-34 | 22.32 | 20.09 | 31.25 | 31.25 | 46.87 | 42.41 |
| 35-39 | 24.55 | 22.32 | 35.71 | 31.25 | 51.34 | 46.87 |
| 40-44 | 24.55 | 24.55 | 37.94 | 35.71 | 53.57 | 51.34 |
| 45 | 24.55 | 24.55 | 37.94 | 35.71 | 53.57 | 51.34 |
| 46 | 26.78 | 24.55 | 37.94 | 35.71 | 53.57 | 51.34 |
| 47 | 26.78 | 24.55 | 40.18 | 37.94 | 55.80 | 51.34 |
| 48 | 26.78 | 24.55 | 40.18 | 37.94 | 55.80 | 51.34 |
| 49 | 26.78 | 24.55 | 40.18 | 37.94 | 58.03 | 51.34 |
| 50 | 29.02 | 24.55 | 42.41 | 37.94 | 58.03 | 53.57 |
| 51 | 29.02 | 24.55 | 42.41 | 37.94 | 58.03 | 53.57 |
| 52 | 31.25 | 26.78 | 44.64 | 40.18 | 60.26 | 55.80 |
| 53 | 31.25 | 26.78 | 46.87 | 42.41 | 62.50 | 58.03 |
| 54 | 33.48 | 29.02 | 49.10 | 44.64 | 64.73 | 58.03 |
| 55 | 33.48 | 31.25 | 51.34 | 46.87 | 66.96 | 60.26 |
| 56 | 35.71 | 33.48 | 55.80 | 51.34 | 69.19 | 64.73 |
| 57 | 37.94 | 35.71 | 58.03 | 53.57 | 73.66 | 69.19 |
| 58 | 44.64 | 37.94 | 64.73 | 58.03 | 78.12 | 71.42 |
| 59 | 44.64 | 40.18 | 69.19 | 62.50 | 84.82 | 75.89 |
| 60 | 46.87 | 44.64 | 71.42 | 64.73 | 89.28 | 80.35 |
| 61 | 51.34 | 46.87 | 78.12 | 71.42 | 95.98 | 87.05 |
| 62 | 58.03 | 51.34 | 84.82 | 75.89 | 100.44 | 91.51 |
| 63 | 60.26 | 55.80 | 89.28 | 82.58 | 109.37 | 98.21 |
| 64 | 64.73 | 58.03 | 95.98 | 87.05 | 113.83 | 104.90 |
| 65 | 69.19 | 62.50 | 102.67 | 93.74 | 122.76 | 111.60 |
| 66 | 71.42 | 64.73 | 107.14 | 98.21 | 124.99 | 113.83 |
| 67 | 75.89 | 69.19 | 111.60 | 102.67 | 129.46 | 118.30 |
| 68 | 80.35 | 73.66 | 118.30 | 109.37 | 136.15 | 124.99 |
| 69 | 87.05 | 78.12 | 124.99 | 113.83 | 142.85 | 131.69 |
| 70 | 91.51 | 84.82 | 133.92 | 122.76 | 151.78 | 138.38 |
| 71 | 98.21 | 91.51 | 140.62 | 129.46 | 158.47 | 145.08 |
| 72 | 104.90 | 95.98 | 147.31 | 133.92 | 167.40 | 151.78 |
| 73 | 111.60 | 102.67 | 156.24 | 140.62 | 171.86 | 158.47 |
| 74 | 118.30 | 107.14 | 160.70 | 147.31 | 180.79 | 165.17 |
| 75 | 124.99 | 113.83 | 169.63 | 154.01 | 187.49 | 171.86 |
| 76 | 131.69 | 118.30 | 174.10 | 160.70 | 191.95 | 176.33 |
| 77 | 138.38 | 124.99 | 183.02 | 167.40 | 198.65 | 183.02 |
| 78 | 142.85 | 129.46 | 187.49 | 171.86 | 203.11 | 187.49 |
| 79 | 147.31 | 133.92 | 191.95 | 176.33 | 205.34 | 189.72 |
| 80 | 151.78 | 136.15 | 194.18 | 178.56 | 207.58 | 189.72 |
| 81 | 165.17 | 149.54 | 209.81 | 194.18 | 223.20 | 205.34 |
| 82 | 180.79 | 165.17 | 229.90 | 209.81 | 241.06 | 220.97 |
| 83 | 198.65 | 180.79 | 249.98 | 229.90 | 261.14 | 238.82 |
| 84 | 220.97 | 200.88 | 274.54 | 252.22 | 283.46 | 261.14 |
| 85 | 241.06 | 218.74 | 299.09 | 274.54 | 310.25 | 283.46 |
| 86 | 263.38 | 238.82 | 325.87 | 299.09 | 337.03 | 310.25 |
| 87 | 287.93 | 261.14 | 354.89 | 325.87 | 368.28 | 337.03 |
| 88 | 312.48 | 283.46 | 386.14 | 357.12 | 401.76 | 368.28 |
| 89 | 341.50 | 310.25 | 421.85 | 388.37 | 437.47 | 401.76 |
| 90 | 372.74 | 337.03 | 459.79 | 424.08 | 477.65 | 437.47 |
| 91 | 406.22 | 368.28 | 499.97 | 462.02 | 520.06 | 475.42 |
| 92 | 441.94 | 401.76 | 544.61 | 502.20 | 566.93 | 520.06 |
| 93 | 482.11 | 437.47 | 593.71 | 549.07 | 618.26 | 566.93 |
| 94 | 524.52 | 477.65 | 647.28 | 598.18 | 674.06 | 616.03 |

Appendix B

Genworth Life Insurance Company
 55% Increase to Current-Year Premiums
 Nonforfeiture
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 1,460 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 15.62 | 15.62 | 22.32 | 20.09 | 33.48 | 29.02 |
| 25-29 | 17.86 | 15.62 | 24.55 | 22.32 | 35.71 | 31.25 |
| 30-34 | 20.09 | 17.86 | 26.78 | 24.55 | 37.94 | 33.48 |
| 35-39 | 20.09 | 17.86 | 29.02 | 26.78 | 40.18 | 35.71 |
| 40-44 | 22.32 | 20.09 | 31.25 | 29.02 | 44.64 | 40.18 |
| 45 | 22.32 | 20.09 | 31.25 | 29.02 | 44.64 | 40.18 |
| 46 | 22.32 | 20.09 | 31.25 | 29.02 | 44.64 | 40.18 |
| 47 | 22.32 | 20.09 | 33.48 | 29.02 | 44.64 | 40.18 |
| 48 | 22.32 | 20.09 | 33.48 | 29.02 | 46.87 | 42.41 |
| 49 | 24.55 | 22.32 | 33.48 | 29.02 | 46.87 | 42.41 |
| 50 | 24.55 | 22.32 | 35.71 | 31.25 | 49.10 | 44.64 |
| 51 | 24.55 | 22.32 | 35.71 | 31.25 | 49.10 | 44.64 |
| 52 | 24.55 | 22.32 | 35.71 | 33.48 | 49.10 | 44.64 |
| 53 | 26.78 | 24.55 | 37.94 | 35.71 | 51.34 | 46.87 |
| 54 | 26.78 | 24.55 | 40.18 | 37.94 | 53.57 | 49.10 |
| 55 | 29.02 | 26.78 | 44.64 | 40.18 | 55.80 | 51.34 |
| 56 | 29.02 | 26.78 | 44.64 | 42.41 | 58.03 | 51.34 |
| 57 | 33.48 | 29.02 | 51.34 | 44.64 | 62.50 | 55.80 |
| 58 | 35.71 | 31.25 | 51.34 | 49.10 | 66.96 | 60.26 |
| 59 | 37.94 | 33.48 | 55.80 | 51.34 | 69.19 | 62.50 |
| 60 | 40.18 | 37.94 | 60.26 | 55.80 | 73.66 | 66.96 |
| 61 | 44.64 | 40.18 | 64.73 | 58.03 | 80.35 | 73.66 |
| 62 | 49.10 | 44.64 | 69.19 | 62.50 | 84.82 | 75.89 |
| 63 | 51.34 | 46.87 | 75.89 | 66.96 | 91.51 | 82.58 |
| 64 | 55.80 | 51.34 | 80.35 | 73.66 | 95.98 | 87.05 |
| 65 | 58.03 | 53.57 | 87.05 | 78.12 | 102.67 | 91.51 |
| 66 | 62.50 | 58.03 | 89.28 | 82.58 | 104.90 | 93.74 |
| 67 | 64.73 | 58.03 | 93.74 | 84.82 | 107.14 | 100.44 |
| 68 | 69.19 | 62.50 | 98.21 | 89.28 | 113.83 | 102.67 |
| 69 | 73.66 | 66.96 | 104.90 | 93.74 | 120.53 | 109.37 |
| 70 | 80.35 | 73.66 | 109.37 | 100.44 | 124.99 | 113.83 |
| 71 | 84.82 | 78.12 | 113.83 | 104.90 | 131.69 | 118.30 |
| 72 | 89.28 | 82.58 | 120.53 | 109.37 | 138.38 | 122.76 |
| 73 | 93.74 | 87.05 | 127.22 | 116.06 | 142.85 | 129.46 |
| 74 | 100.44 | 91.51 | 133.92 | 120.53 | 147.31 | 133.92 |
| 75 | 104.90 | 93.74 | 140.62 | 127.22 | 151.78 | 140.62 |
| 76 | 109.37 | 98.21 | 145.08 | 131.69 | 158.47 | 145.08 |
| 77 | 113.83 | 102.67 | 151.78 | 136.15 | 162.94 | 149.54 |
| 78 | 120.53 | 107.14 | 154.01 | 140.62 | 165.17 | 151.78 |
| 79 | 122.76 | 111.60 | 156.24 | 142.85 | 167.40 | 151.78 |
| 80 | 127.22 | 116.06 | 158.47 | 145.08 | 167.40 | 151.78 |
| 81 | 138.38 | 127.22 | 171.86 | 156.24 | 180.79 | 162.94 |
| 82 | 154.01 | 140.62 | 185.26 | 169.63 | 194.18 | 174.10 |
| 83 | 167.40 | 154.01 | 200.88 | 183.02 | 209.81 | 189.72 |
| 84 | 185.26 | 169.63 | 220.97 | 200.88 | 227.66 | 205.34 |
| 85 | 203.11 | 185.26 | 241.06 | 218.74 | 247.75 | 223.20 |
| 86 | 220.97 | 203.11 | 263.38 | 238.82 | 270.07 | 243.29 |
| 87 | 241.06 | 220.97 | 285.70 | 261.14 | 294.62 | 265.61 |
| 88 | 263.38 | 241.06 | 312.48 | 283.46 | 321.41 | 290.16 |
| 89 | 285.70 | 263.38 | 341.50 | 308.02 | 348.19 | 314.71 |
| 90 | 312.48 | 287.93 | 370.51 | 337.03 | 379.44 | 343.73 |
| 91 | 341.50 | 312.48 | 403.99 | 368.28 | 415.15 | 374.98 |
| 92 | 370.51 | 341.50 | 441.94 | 401.76 | 453.10 | 408.46 |
| 93 | 403.99 | 372.74 | 479.88 | 437.47 | 493.27 | 446.40 |
| 94 | 441.94 | 403.99 | 524.52 | 475.42 | 535.68 | 486.58 |

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

| Issue Age | Joint 1,095 x Daily Payment Maximum Plan | | | | | |
|-----------|---|--------------------------------|-----------------------------------|--------------------------------|-------------------------------------|--------------------------------|
| | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 15.62 | 13.39 | 22.32 | 20.09 | 31.25 | 29.02 |
| 25-29 | 15.62 | 15.62 | 24.55 | 22.32 | 33.48 | 31.25 |
| 30-34 | 17.86 | 15.62 | 24.55 | 24.55 | 35.71 | 33.48 |
| 35-39 | 17.86 | 17.86 | 26.78 | 24.55 | 37.94 | 35.71 |
| 40-44 | 20.09 | 17.86 | 29.02 | 26.78 | 40.18 | 37.94 |
| 45 | 20.09 | 17.86 | 29.02 | 26.78 | 40.18 | 37.94 |
| 46 | 22.32 | 17.86 | 31.25 | 26.78 | 42.41 | 40.18 |
| 47 | 22.32 | 20.09 | 31.25 | 29.02 | 44.64 | 40.18 |
| 48 | 22.32 | 20.09 | 31.25 | 29.02 | 44.64 | 40.18 |
| 49 | 22.32 | 20.09 | 31.25 | 29.02 | 44.64 | 40.18 |
| 50 | 24.55 | 20.09 | 31.25 | 31.25 | 44.64 | 40.18 |
| 51 | 24.55 | 20.09 | 33.48 | 31.25 | 44.64 | 42.41 |
| 52 | 24.55 | 20.09 | 33.48 | 31.25 | 46.87 | 44.64 |
| 53 | 24.55 | 22.32 | 35.71 | 33.48 | 49.10 | 44.64 |
| 54 | 26.78 | 22.32 | 37.94 | 35.71 | 49.10 | 44.64 |
| 55 | 29.02 | 24.55 | 40.18 | 37.94 | 51.34 | 46.87 |
| 56 | 29.02 | 24.55 | 42.41 | 40.18 | 53.57 | 49.10 |
| 57 | 31.25 | 26.78 | 44.64 | 42.41 | 58.03 | 53.57 |
| 58 | 33.48 | 29.02 | 49.10 | 44.64 | 60.26 | 55.80 |
| 59 | 37.94 | 31.25 | 53.57 | 49.10 | 64.73 | 58.03 |
| 60 | 40.18 | 33.48 | 55.80 | 51.34 | 69.19 | 62.50 |
| 61 | 42.41 | 37.94 | 60.26 | 55.80 | 73.66 | 66.96 |
| 62 | 46.87 | 40.18 | 64.73 | 58.03 | 78.12 | 71.42 |
| 63 | 49.10 | 42.41 | 69.19 | 64.73 | 84.82 | 75.89 |
| 64 | 53.57 | 44.64 | 75.89 | 69.19 | 89.28 | 80.35 |
| 65 | 58.03 | 49.10 | 80.35 | 73.66 | 93.74 | 87.05 |
| 66 | 60.26 | 51.34 | 82.58 | 75.89 | 95.98 | 87.05 |
| 67 | 62.50 | 53.57 | 87.05 | 80.35 | 100.44 | 91.51 |
| 68 | 66.96 | 58.03 | 91.51 | 84.82 | 104.90 | 95.98 |
| 69 | 71.42 | 60.26 | 98.21 | 89.28 | 111.60 | 102.67 |
| 70 | 75.89 | 66.96 | 102.67 | 93.74 | 118.30 | 107.14 |
| 71 | 82.58 | 69.19 | 109.37 | 100.44 | 122.76 | 111.60 |
| 72 | 87.05 | 75.89 | 113.83 | 104.90 | 129.46 | 118.30 |
| 73 | 91.51 | 78.12 | 120.53 | 109.37 | 133.92 | 122.76 |
| 74 | 98.21 | 82.58 | 124.99 | 113.83 | 140.62 | 129.46 |
| 75 | 102.67 | 87.05 | 131.69 | 120.53 | 145.08 | 133.92 |
| 76 | 107.14 | 91.51 | 136.15 | 122.76 | 149.54 | 136.15 |
| 77 | 113.83 | 95.98 | 140.62 | 129.46 | 154.01 | 142.85 |
| 78 | 118.30 | 100.44 | 145.08 | 133.92 | 158.47 | 145.08 |
| 79 | 120.53 | 102.67 | 147.31 | 136.15 | 160.70 | 147.31 |
| 80 | 122.76 | 107.14 | 151.78 | 138.38 | 160.70 | 147.31 |
| 81 | 136.15 | 116.06 | 162.94 | 149.54 | 174.10 | 158.47 |
| 82 | 149.54 | 127.22 | 178.56 | 162.94 | 187.49 | 171.86 |
| 83 | 165.17 | 140.62 | 194.18 | 178.56 | 203.11 | 185.26 |
| 84 | 180.79 | 156.24 | 212.04 | 196.42 | 220.97 | 200.88 |
| 85 | 198.65 | 169.63 | 232.13 | 214.27 | 241.06 | 220.97 |
| 86 | 216.50 | 185.26 | 252.22 | 232.13 | 261.14 | 241.06 |
| 87 | 234.36 | 203.11 | 274.54 | 254.45 | 285.70 | 261.14 |
| 88 | 256.68 | 220.97 | 299.09 | 276.77 | 312.48 | 285.70 |
| 89 | 279.00 | 241.06 | 325.87 | 301.32 | 339.26 | 310.25 |
| 90 | 303.55 | 261.14 | 354.89 | 328.10 | 370.51 | 339.26 |
| 91 | 332.57 | 285.70 | 388.37 | 359.35 | 403.99 | 370.51 |
| 92 | 361.58 | 312.48 | 424.08 | 390.60 | 439.70 | 401.76 |
| 93 | 392.83 | 339.26 | 462.02 | 426.31 | 479.88 | 439.70 |
| 94 | 428.54 | 370.51 | 502.20 | 464.26 | 522.29 | 477.65 |

Appendix B

Genworth Life Insurance Company
72% Increase to Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

| Issue Age | Individual Lifetime Benefit Period | | | | | |
|-----------|---------------------------------------|--------------------------------|-----------------------------------|--------------------------------|-------------------------------------|--------------------------------|
| | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 187.14 | 170.62 | 277.95 | 250.43 | 379.78 | 355.01 |
| 25-29 | 198.14 | 189.89 | 299.97 | 275.20 | 412.80 | 382.53 |
| 30-34 | 217.41 | 200.90 | 321.98 | 297.22 | 440.32 | 415.55 |
| 35-39 | 233.92 | 222.91 | 349.50 | 319.23 | 476.10 | 443.07 |
| 40-44 | 250.43 | 236.67 | 379.78 | 346.75 | 514.62 | 478.85 |
| 45 | 250.43 | 236.67 | 379.78 | 346.75 | 514.62 | 478.85 |
| 46 | 261.44 | 242.18 | 385.28 | 349.50 | 522.88 | 489.86 |
| 47 | 264.19 | 247.68 | 390.78 | 355.01 | 536.64 | 500.86 |
| 48 | 264.19 | 250.43 | 396.29 | 360.51 | 544.90 | 509.12 |
| 49 | 269.70 | 258.69 | 404.54 | 366.02 | 547.65 | 511.87 |
| 50 | 277.95 | 258.69 | 415.55 | 379.78 | 558.66 | 522.88 |
| 51 | 283.46 | 269.70 | 426.56 | 390.78 | 569.66 | 528.38 |
| 52 | 297.22 | 277.95 | 443.07 | 404.54 | 586.18 | 550.40 |
| 53 | 305.47 | 286.21 | 465.09 | 429.31 | 610.94 | 572.42 |
| 54 | 321.98 | 299.97 | 492.61 | 456.83 | 632.96 | 594.43 |
| 55 | 335.74 | 319.23 | 525.63 | 489.86 | 665.98 | 621.95 |
| 56 | 360.51 | 335.74 | 561.41 | 525.63 | 704.51 | 657.73 |
| 57 | 390.78 | 360.51 | 597.18 | 561.41 | 748.54 | 693.50 |
| 58 | 404.54 | 382.53 | 641.22 | 608.19 | 789.82 | 740.29 |
| 59 | 443.07 | 415.55 | 688.00 | 652.22 | 836.61 | 784.32 |
| 60 | 467.84 | 432.06 | 729.28 | 693.50 | 886.14 | 831.10 |
| 61 | 509.12 | 467.84 | 787.07 | 751.30 | 949.44 | 886.14 |
| 62 | 547.65 | 509.12 | 836.61 | 795.33 | 1,012.74 | 949.44 |
| 63 | 591.68 | 550.40 | 883.39 | 836.61 | 1,084.29 | 1,020.99 |
| 64 | 630.21 | 586.18 | 927.42 | 880.64 | 1,155.84 | 1,092.54 |
| 65 | 682.50 | 632.96 | 976.96 | 919.17 | 1,235.65 | 1,169.60 |
| 66 | 732.03 | 685.25 | 1,026.50 | 963.20 | 1,318.21 | 1,246.66 |
| 67 | 792.58 | 745.79 | 1,109.06 | 1,040.26 | 1,409.02 | 1,331.97 |
| 68 | 875.14 | 817.34 | 1,224.64 | 1,153.09 | 1,516.35 | 1,428.29 |
| 69 | 960.45 | 902.66 | 1,364.99 | 1,282.43 | 1,640.19 | 1,538.37 |
| 70 | 1,067.78 | 993.47 | 1,530.11 | 1,439.30 | 1,772.29 | 1,651.20 |
| 71 | 1,164.10 | 1,089.79 | 1,692.48 | 1,590.66 | 1,901.63 | 1,766.78 |
| 72 | 1,279.68 | 1,197.12 | 1,857.60 | 1,742.02 | 2,058.50 | 1,912.64 |
| 73 | 1,409.02 | 1,315.46 | 2,028.22 | 1,901.63 | 2,215.36 | 2,061.25 |
| 74 | 1,541.12 | 1,436.54 | 2,201.60 | 2,061.25 | 2,391.49 | 2,231.87 |
| 75 | 1,695.23 | 1,565.89 | 2,380.48 | 2,223.62 | 2,578.62 | 2,421.76 |
| 76 | 1,843.84 | 1,711.74 | 2,570.37 | 2,402.50 | 2,776.77 | 2,614.40 |
| 77 | 2,017.22 | 1,871.36 | 2,790.53 | 2,608.90 | 2,999.68 | 2,829.06 |
| 78 | 2,171.33 | 2,019.97 | 2,999.68 | 2,807.04 | 3,203.33 | 3,024.45 |
| 79 | 2,322.69 | 2,171.33 | 3,214.34 | 3,013.44 | 3,412.48 | 3,217.09 |
| 80 | 2,490.56 | 2,328.19 | 3,440.00 | 3,233.60 | 3,621.63 | 3,415.23 |
| 81 | 2,699.71 | 2,529.09 | 3,715.20 | 3,503.30 | 3,888.58 | 3,665.66 |
| 82 | 2,939.14 | 2,757.50 | 4,037.18 | 3,811.52 | 4,191.30 | 3,949.12 |
| 83 | 3,225.34 | 3,029.95 | 4,408.70 | 4,158.27 | 4,527.04 | 4,268.35 |
| 84 | 3,561.09 | 3,338.18 | 4,835.26 | 4,560.06 | 4,917.82 | 4,639.87 |
| 85 | 3,885.82 | 3,640.90 | 5,272.83 | 4,972.86 | 5,360.90 | 5,060.93 |
| 86 | 4,235.33 | 3,965.63 | 5,746.18 | 5,418.69 | 5,842.50 | 5,512.26 |
| 87 | 4,617.86 | 4,320.64 | 6,266.30 | 5,905.79 | 6,368.13 | 6,010.37 |
| 88 | 5,033.41 | 4,711.42 | 6,833.22 | 6,439.68 | 6,943.30 | 6,552.51 |
| 89 | 5,487.49 | 5,132.48 | 7,446.91 | 7,017.60 | 7,570.75 | 7,144.19 |
| 90 | 5,982.85 | 5,597.57 | 8,115.65 | 7,650.56 | 8,253.25 | 7,782.66 |
| 91 | 6,519.49 | 6,101.18 | 8,842.18 | 8,335.81 | 8,990.78 | 8,481.66 |
| 92 | 7,108.42 | 6,651.58 | 9,640.26 | 9,087.10 | 9,802.62 | 9,243.97 |
| 93 | 7,746.88 | 7,254.27 | 10,507.14 | 9,907.20 | 10,688.77 | 10,080.58 |
| 94 | 8,443.14 | 7,906.50 | 11,453.82 | 10,798.85 | 11,646.46 | 10,985.98 |

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

| Issue Age | Individual 2,190 x Daily Payment Maximum Plan | | | | | |
|-----------|--|--------------------------------|-----------------------------------|--------------------------------|-------------------------------------|--------------------------------|
| | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 127.22 | 122.76 | 189.72 | 176.33 | 263.38 | 252.22 |
| 25-29 | 136.15 | 131.69 | 203.11 | 189.72 | 287.93 | 270.07 |
| 30-34 | 151.78 | 138.38 | 223.20 | 203.11 | 310.25 | 290.16 |
| 35-39 | 160.70 | 154.01 | 241.06 | 223.20 | 337.03 | 312.48 |
| 40-44 | 176.33 | 162.94 | 258.91 | 241.06 | 359.35 | 339.26 |
| 45 | 176.33 | 162.94 | 258.91 | 241.06 | 359.35 | 339.26 |
| 46 | 180.79 | 165.17 | 263.38 | 243.29 | 368.28 | 345.96 |
| 47 | 183.02 | 171.86 | 270.07 | 249.98 | 374.98 | 348.19 |
| 48 | 185.26 | 171.86 | 276.77 | 254.45 | 379.44 | 357.12 |
| 49 | 189.72 | 176.33 | 281.23 | 258.91 | 383.90 | 357.12 |
| 50 | 191.95 | 176.33 | 287.93 | 263.38 | 388.37 | 366.05 |
| 51 | 194.18 | 180.79 | 292.39 | 272.30 | 397.30 | 370.51 |
| 52 | 200.88 | 185.26 | 301.32 | 281.23 | 412.92 | 386.14 |
| 53 | 209.81 | 191.95 | 319.18 | 296.86 | 424.08 | 395.06 |
| 54 | 218.74 | 205.34 | 337.03 | 316.94 | 441.94 | 412.92 |
| 55 | 234.36 | 218.74 | 359.35 | 339.26 | 457.56 | 428.54 |
| 56 | 247.75 | 232.13 | 379.44 | 354.89 | 482.11 | 450.86 |
| 57 | 263.38 | 243.29 | 406.22 | 379.44 | 511.13 | 475.42 |
| 58 | 283.46 | 263.38 | 437.47 | 406.22 | 540.14 | 504.43 |
| 59 | 301.32 | 283.46 | 473.18 | 444.17 | 578.09 | 533.45 |
| 60 | 325.87 | 299.09 | 504.43 | 473.18 | 616.03 | 571.39 |
| 61 | 350.42 | 321.41 | 540.14 | 504.43 | 658.44 | 609.34 |
| 62 | 377.21 | 348.19 | 580.32 | 540.14 | 698.62 | 653.98 |
| 63 | 403.99 | 374.98 | 611.57 | 578.09 | 747.72 | 696.38 |
| 64 | 435.24 | 403.99 | 649.51 | 607.10 | 799.06 | 743.26 |
| 65 | 464.26 | 433.01 | 687.46 | 640.58 | 848.16 | 785.66 |
| 66 | 499.97 | 464.26 | 725.40 | 678.53 | 897.26 | 834.77 |
| 67 | 542.38 | 499.97 | 783.43 | 732.10 | 957.53 | 890.57 |
| 68 | 600.41 | 555.77 | 863.78 | 805.75 | 1,037.88 | 966.46 |
| 69 | 658.44 | 613.80 | 955.30 | 888.34 | 1,122.70 | 1,040.11 |
| 70 | 725.40 | 676.30 | 1,060.20 | 988.78 | 1,216.44 | 1,129.39 |
| 71 | 799.06 | 745.49 | 1,171.80 | 1,086.98 | 1,312.42 | 1,214.21 |
| 72 | 886.10 | 823.61 | 1,281.17 | 1,194.12 | 1,419.55 | 1,314.65 |
| 73 | 975.38 | 899.50 | 1,390.54 | 1,290.10 | 1,531.15 | 1,421.78 |
| 74 | 1,069.13 | 991.01 | 1,508.83 | 1,397.23 | 1,658.38 | 1,540.08 |
| 75 | 1,169.57 | 1,080.29 | 1,633.82 | 1,517.76 | 1,790.06 | 1,662.84 |
| 76 | 1,276.70 | 1,178.50 | 1,763.28 | 1,636.06 | 1,923.98 | 1,790.06 |
| 77 | 1,401.70 | 1,299.02 | 1,915.06 | 1,781.14 | 2,082.46 | 1,941.84 |
| 78 | 1,517.76 | 1,403.93 | 2,069.06 | 1,923.98 | 2,227.54 | 2,080.22 |
| 79 | 1,633.82 | 1,517.76 | 2,218.61 | 2,069.06 | 2,377.08 | 2,216.38 |
| 80 | 1,752.12 | 1,627.13 | 2,381.54 | 2,223.07 | 2,533.32 | 2,359.22 |
| 81 | 1,906.13 | 1,774.44 | 2,580.19 | 2,410.56 | 2,718.58 | 2,537.78 |
| 82 | 2,086.92 | 1,939.61 | 2,805.62 | 2,624.83 | 2,932.85 | 2,740.90 |
| 83 | 2,292.26 | 2,133.79 | 3,062.30 | 2,863.66 | 3,176.14 | 2,964.10 |
| 84 | 2,537.78 | 2,359.22 | 3,359.16 | 3,142.66 | 3,452.90 | 3,227.47 |
| 85 | 2,767.68 | 2,573.50 | 3,660.48 | 3,423.89 | 3,760.92 | 3,517.63 |
| 86 | 3,015.43 | 2,805.62 | 3,990.82 | 3,734.14 | 4,100.18 | 3,834.58 |
| 87 | 3,287.74 | 3,060.07 | 4,350.17 | 4,071.17 | 4,468.46 | 4,180.54 |
| 88 | 3,582.36 | 3,334.61 | 4,740.77 | 4,437.22 | 4,870.22 | 4,555.51 |
| 89 | 3,906.00 | 3,631.46 | 5,169.31 | 4,838.98 | 5,307.70 | 4,966.20 |
| 90 | 4,258.66 | 3,959.57 | 5,635.80 | 5,269.75 | 5,785.34 | 5,410.37 |
| 91 | 4,640.33 | 4,316.69 | 6,142.46 | 5,745.17 | 6,307.63 | 5,899.18 |
| 92 | 5,059.94 | 4,707.29 | 6,696.00 | 6,260.76 | 6,874.56 | 6,432.62 |
| 93 | 5,513.04 | 5,133.60 | 7,296.41 | 6,825.46 | 7,492.82 | 7,012.94 |
| 94 | 6,010.78 | 5,593.39 | 7,954.85 | 7,441.49 | 8,164.66 | 7,646.83 |

Appendix B

Genworth Life Insurance Company
 55% Increase to Current-Year Premiums
 Base + Nonforfeiture
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
 1,460 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 104.90 | 98.21 | 160.70 | 151.78 | 225.43 | 212.04 |
| 25-29 | 113.83 | 104.90 | 171.86 | 160.70 | 243.29 | 229.90 |
| 30-34 | 124.99 | 113.83 | 185.26 | 176.33 | 261.14 | 249.98 |
| 35-39 | 133.92 | 122.76 | 200.88 | 189.72 | 283.46 | 263.38 |
| 40-44 | 147.31 | 131.69 | 214.27 | 203.11 | 308.02 | 287.93 |
| 45 | 147.31 | 131.69 | 214.27 | 203.11 | 308.02 | 287.93 |
| 46 | 147.31 | 131.69 | 218.74 | 209.81 | 310.25 | 290.16 |
| 47 | 151.78 | 133.92 | 223.20 | 212.04 | 316.94 | 296.86 |
| 48 | 154.01 | 136.15 | 225.43 | 214.27 | 319.18 | 305.78 |
| 49 | 154.01 | 136.15 | 229.90 | 214.27 | 319.18 | 305.78 |
| 50 | 156.24 | 142.85 | 234.36 | 220.97 | 325.87 | 310.25 |
| 51 | 160.70 | 142.85 | 238.82 | 225.43 | 337.03 | 312.48 |
| 52 | 165.17 | 151.78 | 252.22 | 234.36 | 339.26 | 316.94 |
| 53 | 174.10 | 160.70 | 263.38 | 243.29 | 350.42 | 328.10 |
| 54 | 183.02 | 165.17 | 272.30 | 254.45 | 368.28 | 341.50 |
| 55 | 191.95 | 180.79 | 292.39 | 270.07 | 377.21 | 348.19 |
| 56 | 203.11 | 185.26 | 312.48 | 290.16 | 397.30 | 366.05 |
| 57 | 214.27 | 203.11 | 337.03 | 310.25 | 421.85 | 386.14 |
| 58 | 234.36 | 214.27 | 354.89 | 328.10 | 444.17 | 403.99 |
| 59 | 252.22 | 232.13 | 379.44 | 350.42 | 475.42 | 433.01 |
| 60 | 267.84 | 243.29 | 417.38 | 379.44 | 508.90 | 464.26 |
| 61 | 290.16 | 267.84 | 446.40 | 406.22 | 540.14 | 499.97 |
| 62 | 316.94 | 290.16 | 479.88 | 444.17 | 582.55 | 531.22 |
| 63 | 337.03 | 305.78 | 513.36 | 473.18 | 618.26 | 560.23 |
| 64 | 357.12 | 328.10 | 544.61 | 508.90 | 649.51 | 595.94 |
| 65 | 379.44 | 348.19 | 587.02 | 540.14 | 687.46 | 627.19 |
| 66 | 408.46 | 374.98 | 618.26 | 575.86 | 725.40 | 662.90 |
| 67 | 441.94 | 406.22 | 665.14 | 616.03 | 774.50 | 707.54 |
| 68 | 491.04 | 448.63 | 732.10 | 674.06 | 841.46 | 765.58 |
| 69 | 540.14 | 495.50 | 799.06 | 736.56 | 915.12 | 837.00 |
| 70 | 593.71 | 546.84 | 881.64 | 810.22 | 999.94 | 912.89 |
| 71 | 658.44 | 607.10 | 959.76 | 883.87 | 1,075.82 | 993.24 |
| 72 | 727.63 | 667.37 | 1,051.27 | 961.99 | 1,169.57 | 1,082.52 |
| 73 | 801.29 | 738.79 | 1,140.55 | 1,042.34 | 1,270.01 | 1,167.34 |
| 74 | 877.18 | 810.22 | 1,232.06 | 1,129.39 | 1,372.68 | 1,263.31 |
| 75 | 966.46 | 892.80 | 1,334.74 | 1,223.14 | 1,482.05 | 1,363.75 |
| 76 | 1,062.43 | 977.62 | 1,444.10 | 1,325.81 | 1,598.11 | 1,464.19 |
| 77 | 1,167.34 | 1,071.36 | 1,575.79 | 1,448.57 | 1,732.03 | 1,591.42 |
| 78 | 1,272.24 | 1,169.57 | 1,703.02 | 1,566.86 | 1,857.02 | 1,705.25 |
| 79 | 1,377.14 | 1,272.24 | 1,830.24 | 1,687.39 | 1,986.48 | 1,823.54 |
| 80 | 1,488.74 | 1,368.22 | 1,970.86 | 1,816.85 | 2,122.63 | 1,948.54 |
| 81 | 1,627.13 | 1,495.44 | 2,144.95 | 1,982.02 | 2,281.10 | 2,102.54 |
| 82 | 1,785.60 | 1,644.98 | 2,336.90 | 2,158.34 | 2,468.59 | 2,274.41 |
| 83 | 1,968.62 | 1,812.38 | 2,551.18 | 2,359.22 | 2,680.63 | 2,468.59 |
| 84 | 2,187.36 | 2,013.26 | 2,794.46 | 2,586.89 | 2,919.46 | 2,687.33 |
| 85 | 2,383.78 | 2,191.82 | 3,046.68 | 2,819.02 | 3,180.60 | 2,930.62 |
| 86 | 2,600.28 | 2,392.70 | 3,321.22 | 3,075.70 | 3,466.30 | 3,196.22 |
| 87 | 2,834.64 | 2,606.98 | 3,620.30 | 3,350.23 | 3,778.78 | 3,486.38 |
| 88 | 3,086.86 | 2,843.57 | 3,946.18 | 3,656.02 | 4,120.27 | 3,796.63 |
| 89 | 3,365.86 | 3,100.25 | 4,298.83 | 3,984.12 | 4,493.02 | 4,135.90 |
| 90 | 3,667.18 | 3,377.02 | 4,687.20 | 4,341.24 | 4,894.78 | 4,510.87 |
| 91 | 3,999.74 | 3,680.57 | 5,109.05 | 4,729.61 | 5,336.71 | 4,914.86 |
| 92 | 4,361.33 | 4,010.90 | 5,564.38 | 5,153.69 | 5,816.59 | 5,356.80 |
| 93 | 4,751.93 | 4,374.72 | 6,064.34 | 5,615.71 | 6,341.11 | 5,841.14 |
| 94 | 5,180.47 | 4,767.55 | 6,615.65 | 6,122.38 | 6,912.50 | 6,365.66 |

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
1,095 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 95.98 | 87.05 | 136.15 | 127.22 | 196.42 | 183.02 |
| 25-29 | 102.67 | 95.98 | 151.78 | 136.15 | 212.04 | 196.42 |
| 30-34 | 107.14 | 102.67 | 160.70 | 151.78 | 229.90 | 212.04 |
| 35-39 | 116.06 | 107.14 | 176.33 | 160.70 | 249.98 | 229.90 |
| 40-44 | 127.22 | 116.06 | 189.72 | 176.33 | 263.38 | 249.98 |
| 45 | 127.22 | 116.06 | 189.72 | 176.33 | 263.38 | 249.98 |
| 46 | 138.38 | 122.76 | 191.95 | 180.79 | 270.07 | 252.22 |
| 47 | 147.31 | 124.99 | 196.42 | 183.02 | 279.00 | 254.45 |
| 48 | 147.31 | 124.99 | 196.42 | 183.02 | 281.23 | 258.91 |
| 49 | 147.31 | 124.99 | 200.88 | 185.26 | 283.46 | 261.14 |
| 50 | 151.78 | 127.22 | 205.34 | 191.95 | 287.93 | 263.38 |
| 51 | 154.01 | 133.92 | 209.81 | 194.18 | 290.16 | 267.84 |
| 52 | 160.70 | 133.92 | 218.74 | 203.11 | 299.09 | 279.00 |
| 53 | 162.94 | 136.15 | 229.90 | 212.04 | 308.02 | 283.46 |
| 54 | 167.40 | 142.85 | 243.29 | 225.43 | 319.18 | 292.39 |
| 55 | 180.79 | 154.01 | 261.14 | 238.82 | 337.03 | 301.32 |
| 56 | 189.72 | 162.94 | 272.30 | 252.22 | 348.19 | 319.18 |
| 57 | 205.34 | 176.33 | 292.39 | 270.07 | 368.28 | 339.26 |
| 58 | 218.74 | 185.26 | 316.94 | 290.16 | 392.83 | 350.42 |
| 59 | 238.82 | 203.11 | 339.26 | 310.25 | 417.38 | 377.21 |
| 60 | 258.91 | 218.74 | 359.35 | 328.10 | 446.40 | 403.99 |
| 61 | 272.30 | 238.82 | 392.83 | 350.42 | 479.88 | 433.01 |
| 62 | 296.86 | 252.22 | 421.85 | 379.44 | 504.43 | 457.56 |
| 63 | 319.18 | 276.77 | 446.40 | 408.46 | 540.14 | 491.04 |
| 64 | 341.50 | 292.39 | 482.11 | 437.47 | 569.16 | 515.59 |
| 65 | 366.05 | 312.48 | 511.13 | 466.49 | 607.10 | 553.54 |
| 66 | 390.60 | 334.80 | 549.07 | 504.43 | 636.12 | 582.55 |
| 67 | 421.85 | 363.82 | 589.25 | 542.38 | 680.76 | 616.03 |
| 68 | 464.26 | 397.30 | 642.82 | 587.02 | 734.33 | 671.83 |
| 69 | 515.59 | 439.70 | 700.85 | 640.58 | 799.06 | 732.10 |
| 70 | 566.93 | 488.81 | 765.58 | 700.85 | 870.48 | 794.59 |
| 71 | 624.96 | 537.91 | 832.54 | 763.34 | 941.90 | 861.55 |
| 72 | 691.92 | 593.71 | 908.42 | 828.07 | 1,022.26 | 935.21 |
| 73 | 756.65 | 647.28 | 988.78 | 901.73 | 1,102.61 | 1,013.33 |
| 74 | 832.54 | 712.01 | 1,071.36 | 979.85 | 1,194.12 | 1,095.91 |
| 75 | 912.89 | 781.20 | 1,165.10 | 1,062.43 | 1,290.10 | 1,180.73 |
| 76 | 995.47 | 850.39 | 1,258.85 | 1,149.48 | 1,381.61 | 1,270.01 |
| 77 | 1,098.14 | 939.67 | 1,374.91 | 1,256.62 | 1,504.37 | 1,377.14 |
| 78 | 1,200.82 | 1,024.49 | 1,479.82 | 1,357.06 | 1,609.27 | 1,475.35 |
| 79 | 1,296.79 | 1,113.77 | 1,591.42 | 1,461.96 | 1,714.18 | 1,573.56 |
| 80 | 1,403.93 | 1,207.51 | 1,711.94 | 1,571.33 | 1,828.01 | 1,676.23 |
| 81 | 1,540.08 | 1,321.34 | 1,854.79 | 1,707.48 | 1,968.62 | 1,803.46 |
| 82 | 1,689.62 | 1,453.03 | 2,017.73 | 1,854.79 | 2,124.86 | 1,946.30 |
| 83 | 1,863.72 | 1,602.58 | 2,200.75 | 2,024.42 | 2,303.42 | 2,109.24 |
| 84 | 2,064.60 | 1,774.44 | 2,412.79 | 2,223.07 | 2,502.07 | 2,294.50 |
| 85 | 2,252.09 | 1,932.91 | 2,629.30 | 2,423.95 | 2,727.50 | 2,499.84 |
| 86 | 2,450.74 | 2,107.01 | 2,863.66 | 2,640.46 | 2,975.26 | 2,725.27 |
| 87 | 2,669.47 | 2,296.73 | 3,120.34 | 2,879.28 | 3,245.33 | 2,973.02 |
| 88 | 2,910.53 | 2,502.07 | 3,403.80 | 3,138.19 | 3,537.72 | 3,240.86 |
| 89 | 3,169.44 | 2,727.50 | 3,709.58 | 3,421.66 | 3,854.66 | 3,531.02 |
| 90 | 3,455.14 | 2,975.26 | 4,042.15 | 3,731.90 | 4,202.86 | 3,847.97 |
| 91 | 3,763.15 | 3,245.33 | 4,408.20 | 4,068.94 | 4,582.30 | 4,196.16 |
| 92 | 4,104.65 | 3,537.72 | 4,805.50 | 4,432.75 | 4,995.22 | 4,573.37 |
| 93 | 4,470.70 | 3,854.66 | 5,236.27 | 4,830.05 | 5,443.85 | 4,984.06 |
| 94 | 4,874.69 | 4,202.86 | 5,709.46 | 5,267.52 | 5,934.89 | 5,434.92 |

Appendix B

Genworth Life Insurance Company
 55% Increase to Current-Year Premiums
 Base + Nonforfeiture
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
 730 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 75.89 | 69.19 | 104.90 | 98.21 | 154.01 | 136.15 |
| 25-29 | 84.82 | 73.66 | 113.83 | 104.90 | 162.94 | 151.78 |
| 30-34 | 93.74 | 80.35 | 124.99 | 113.83 | 180.79 | 160.70 |
| 35-39 | 98.21 | 87.05 | 133.92 | 122.76 | 191.95 | 171.86 |
| 40-44 | 104.90 | 95.98 | 147.31 | 131.69 | 209.81 | 185.26 |
| 45 | 104.90 | 95.98 | 147.31 | 131.69 | 209.81 | 185.26 |
| 46 | 104.90 | 98.21 | 151.78 | 133.92 | 212.04 | 189.72 |
| 47 | 107.14 | 98.21 | 154.01 | 136.15 | 214.27 | 191.95 |
| 48 | 107.14 | 98.21 | 156.24 | 138.38 | 218.74 | 196.42 |
| 49 | 113.83 | 102.67 | 156.24 | 138.38 | 218.74 | 196.42 |
| 50 | 113.83 | 104.90 | 162.94 | 147.31 | 225.43 | 203.11 |
| 51 | 113.83 | 104.90 | 165.17 | 151.78 | 225.43 | 203.11 |
| 52 | 116.06 | 107.14 | 167.40 | 156.24 | 232.13 | 212.04 |
| 53 | 122.76 | 109.37 | 183.02 | 165.17 | 241.06 | 218.74 |
| 54 | 127.22 | 113.83 | 191.95 | 174.10 | 252.22 | 225.43 |
| 55 | 136.15 | 124.99 | 205.34 | 185.26 | 261.14 | 238.82 |
| 56 | 138.38 | 127.22 | 214.27 | 194.18 | 270.07 | 243.29 |
| 57 | 154.01 | 133.92 | 234.36 | 212.04 | 290.16 | 261.14 |
| 58 | 162.94 | 142.85 | 247.75 | 229.90 | 310.25 | 279.00 |
| 59 | 180.79 | 160.70 | 263.38 | 238.82 | 325.87 | 292.39 |
| 60 | 191.95 | 176.33 | 287.93 | 258.91 | 348.19 | 316.94 |
| 61 | 209.81 | 189.72 | 301.32 | 272.30 | 374.98 | 341.50 |
| 62 | 232.13 | 209.81 | 325.87 | 292.39 | 397.30 | 359.35 |
| 63 | 243.29 | 223.20 | 350.42 | 316.94 | 424.08 | 386.14 |
| 64 | 261.14 | 238.82 | 379.44 | 341.50 | 446.40 | 406.22 |
| 65 | 276.77 | 252.22 | 406.22 | 366.05 | 479.88 | 433.01 |
| 66 | 296.86 | 274.54 | 435.24 | 395.06 | 499.97 | 455.33 |
| 67 | 319.18 | 292.39 | 466.49 | 419.62 | 537.91 | 491.04 |
| 68 | 350.42 | 321.41 | 504.43 | 453.10 | 580.32 | 526.75 |
| 69 | 388.37 | 354.89 | 551.30 | 497.74 | 629.42 | 571.39 |
| 70 | 433.01 | 392.83 | 593.71 | 542.38 | 680.76 | 613.80 |
| 71 | 470.95 | 435.24 | 642.82 | 580.32 | 736.56 | 667.37 |
| 72 | 522.29 | 475.42 | 700.85 | 636.12 | 796.82 | 716.47 |
| 73 | 569.16 | 520.06 | 763.34 | 694.15 | 857.09 | 778.97 |
| 74 | 620.50 | 564.70 | 834.77 | 756.65 | 926.28 | 843.70 |
| 75 | 680.76 | 613.80 | 910.66 | 825.84 | 993.24 | 908.42 |
| 76 | 738.79 | 669.60 | 984.31 | 895.03 | 1,073.59 | 979.85 |
| 77 | 816.91 | 736.56 | 1,071.36 | 975.38 | 1,153.94 | 1,055.74 |
| 78 | 890.57 | 807.98 | 1,153.94 | 1,046.81 | 1,232.06 | 1,127.16 |
| 79 | 968.69 | 879.41 | 1,234.30 | 1,120.46 | 1,312.42 | 1,194.12 |
| 80 | 1,055.74 | 961.99 | 1,316.88 | 1,198.58 | 1,392.77 | 1,265.54 |
| 81 | 1,156.18 | 1,060.20 | 1,421.78 | 1,290.10 | 1,493.21 | 1,354.82 |
| 82 | 1,270.01 | 1,167.34 | 1,540.08 | 1,401.70 | 1,609.27 | 1,455.26 |
| 83 | 1,399.46 | 1,283.40 | 1,676.23 | 1,526.69 | 1,734.26 | 1,569.10 |
| 84 | 1,544.54 | 1,417.32 | 1,836.94 | 1,674.00 | 1,883.81 | 1,707.48 |
| 85 | 1,682.93 | 1,546.78 | 2,004.34 | 1,819.08 | 2,055.67 | 1,859.26 |
| 86 | 1,836.94 | 1,687.39 | 2,185.13 | 1,984.25 | 2,238.70 | 2,024.42 |
| 87 | 2,004.34 | 1,841.40 | 2,381.54 | 2,162.81 | 2,441.81 | 2,207.45 |
| 88 | 2,185.13 | 2,006.57 | 2,598.05 | 2,356.99 | 2,662.78 | 2,406.10 |
| 89 | 2,381.54 | 2,187.36 | 2,830.18 | 2,569.03 | 2,897.14 | 2,622.60 |
| 90 | 2,598.05 | 2,383.78 | 3,082.39 | 2,803.39 | 3,160.51 | 2,856.96 |
| 91 | 2,830.18 | 2,600.28 | 3,363.62 | 3,055.61 | 3,446.21 | 3,115.87 |
| 92 | 3,082.39 | 2,834.64 | 3,664.94 | 3,332.38 | 3,754.22 | 3,399.34 |
| 93 | 3,363.62 | 3,086.86 | 3,993.05 | 3,629.23 | 4,091.26 | 3,702.89 |
| 94 | 3,664.94 | 3,365.86 | 4,352.40 | 3,955.10 | 4,459.54 | 4,035.46 |

Appendix B

Genworth Life Insurance Company
 55% Increase to Current-Year Premiums
 Base + Nonforfeiture
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 4,380 x Daily Payment Maximum Plan

| Issue Age | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
|-----------|----------------------------|-----------------------------|--------------------------------|-----------------------------|----------------------------------|-----------------------------|
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 104.90 | 98.21 | 154.01 | 142.85 | 214.27 | 203.11 |
| 25-29 | 109.37 | 104.90 | 165.17 | 154.01 | 232.13 | 218.74 |
| 30-34 | 122.76 | 113.83 | 180.79 | 165.17 | 252.22 | 234.36 |
| 35-39 | 131.69 | 124.99 | 194.18 | 180.79 | 272.30 | 252.22 |
| 40-44 | 142.85 | 131.69 | 209.81 | 194.18 | 290.16 | 276.77 |
| 45 | 142.85 | 131.69 | 209.81 | 194.18 | 290.16 | 276.77 |
| 46 | 145.08 | 133.92 | 214.27 | 196.42 | 299.09 | 279.00 |
| 47 | 147.31 | 138.38 | 218.74 | 203.11 | 301.32 | 281.23 |
| 48 | 151.78 | 138.38 | 223.20 | 205.34 | 308.02 | 290.16 |
| 49 | 154.01 | 142.85 | 229.90 | 209.81 | 310.25 | 290.16 |
| 50 | 154.01 | 142.85 | 232.13 | 214.27 | 316.94 | 296.86 |
| 51 | 156.24 | 145.08 | 238.82 | 220.97 | 321.41 | 301.32 |
| 52 | 162.94 | 151.78 | 243.29 | 229.90 | 334.80 | 312.48 |
| 53 | 167.40 | 154.01 | 258.91 | 241.06 | 341.50 | 319.18 |
| 54 | 176.33 | 167.40 | 272.30 | 254.45 | 357.12 | 334.80 |
| 55 | 191.95 | 176.33 | 290.16 | 276.77 | 370.51 | 348.19 |
| 56 | 200.88 | 189.72 | 308.02 | 287.93 | 388.37 | 366.05 |
| 57 | 214.27 | 196.42 | 328.10 | 308.02 | 415.15 | 386.14 |
| 58 | 229.90 | 214.27 | 354.89 | 328.10 | 437.47 | 408.46 |
| 59 | 243.29 | 229.90 | 383.90 | 359.35 | 466.49 | 433.01 |
| 60 | 263.38 | 241.06 | 408.46 | 383.90 | 499.97 | 464.26 |
| 61 | 283.46 | 261.14 | 437.47 | 408.46 | 533.45 | 493.27 |
| 62 | 305.78 | 281.23 | 470.95 | 437.47 | 566.93 | 528.98 |
| 63 | 328.10 | 301.32 | 495.50 | 466.49 | 607.10 | 562.46 |
| 64 | 354.89 | 328.10 | 524.52 | 491.04 | 647.28 | 600.41 |
| 65 | 377.21 | 350.42 | 558.00 | 520.06 | 687.46 | 638.35 |
| 66 | 406.22 | 374.98 | 587.02 | 549.07 | 727.63 | 676.30 |
| 67 | 439.70 | 406.22 | 633.89 | 591.48 | 774.50 | 723.17 |
| 68 | 486.58 | 450.86 | 700.85 | 651.74 | 839.23 | 783.43 |
| 69 | 533.45 | 497.74 | 774.50 | 720.94 | 908.42 | 843.70 |
| 70 | 589.25 | 546.84 | 859.32 | 801.29 | 984.31 | 915.12 |
| 71 | 647.28 | 602.64 | 948.60 | 879.41 | 1,062.43 | 984.31 |
| 72 | 718.70 | 667.37 | 1,037.88 | 966.46 | 1,149.48 | 1,064.66 |
| 73 | 790.13 | 727.63 | 1,127.16 | 1,044.58 | 1,238.76 | 1,151.71 |
| 74 | 866.02 | 801.29 | 1,223.14 | 1,131.62 | 1,341.43 | 1,247.69 |
| 75 | 948.60 | 872.71 | 1,323.58 | 1,229.83 | 1,448.57 | 1,348.13 |
| 76 | 1,035.65 | 955.30 | 1,428.48 | 1,325.81 | 1,555.70 | 1,450.80 |
| 77 | 1,136.09 | 1,051.27 | 1,551.24 | 1,444.10 | 1,687.39 | 1,571.33 |
| 78 | 1,229.83 | 1,138.32 | 1,676.23 | 1,557.94 | 1,803.46 | 1,687.39 |
| 79 | 1,323.58 | 1,229.83 | 1,796.76 | 1,676.23 | 1,926.22 | 1,794.53 |
| 80 | 1,419.55 | 1,319.11 | 1,930.68 | 1,798.99 | 2,051.21 | 1,910.59 |
| 81 | 1,544.54 | 1,437.41 | 2,089.15 | 1,953.00 | 2,202.98 | 2,055.67 |
| 82 | 1,691.86 | 1,571.33 | 2,272.18 | 2,127.10 | 2,377.08 | 2,220.84 |
| 83 | 1,854.79 | 1,727.57 | 2,479.75 | 2,321.28 | 2,571.26 | 2,401.63 |
| 84 | 2,055.67 | 1,910.59 | 2,720.81 | 2,544.48 | 2,794.46 | 2,613.67 |
| 85 | 2,240.93 | 2,084.69 | 2,964.10 | 2,774.38 | 3,046.68 | 2,850.26 |
| 86 | 2,444.04 | 2,272.18 | 3,234.17 | 3,026.59 | 3,321.22 | 3,106.94 |
| 87 | 2,665.01 | 2,479.75 | 3,524.33 | 3,298.90 | 3,620.30 | 3,385.94 |
| 88 | 2,903.83 | 2,700.72 | 3,839.04 | 3,593.52 | 3,946.18 | 3,691.73 |
| 89 | 3,164.98 | 2,941.78 | 4,187.23 | 3,919.39 | 4,298.83 | 4,022.06 |
| 90 | 3,450.67 | 3,209.62 | 4,566.67 | 4,267.58 | 4,687.20 | 4,381.42 |
| 91 | 3,758.69 | 3,495.31 | 4,975.13 | 4,653.72 | 5,109.05 | 4,776.48 |
| 92 | 4,100.18 | 3,814.49 | 5,423.76 | 5,071.10 | 5,566.61 | 5,211.72 |
| 93 | 4,466.23 | 4,158.22 | 5,910.34 | 5,528.66 | 6,068.81 | 5,680.44 |
| 94 | 4,870.22 | 4,530.96 | 6,443.78 | 6,026.40 | 6,615.65 | 6,193.80 |

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

| Issue Age | Joint 2,920 x Daily Payment Maximum Plan | | | | | |
|-----------|---|--------------------------------|-----------------------------------|--------------------------------|-------------------------------------|--------------------------------|
| | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 84.82 | 80.35 | 131.69 | 124.99 | 185.26 | 174.10 |
| 25-29 | 93.74 | 84.82 | 138.38 | 131.69 | 200.88 | 189.72 |
| 30-34 | 102.67 | 93.74 | 151.78 | 145.08 | 214.27 | 203.11 |
| 35-39 | 109.37 | 98.21 | 162.94 | 154.01 | 232.13 | 214.27 |
| 40-44 | 122.76 | 107.14 | 174.10 | 165.17 | 252.22 | 234.36 |
| 45 | 122.76 | 107.14 | 174.10 | 165.17 | 252.22 | 234.36 |
| 46 | 122.76 | 107.14 | 176.33 | 171.86 | 252.22 | 238.82 |
| 47 | 124.99 | 109.37 | 183.02 | 174.10 | 258.91 | 241.06 |
| 48 | 124.99 | 109.37 | 185.26 | 174.10 | 261.14 | 249.98 |
| 49 | 124.99 | 109.37 | 189.72 | 174.10 | 261.14 | 249.98 |
| 50 | 127.22 | 116.06 | 191.95 | 180.79 | 267.84 | 252.22 |
| 51 | 131.69 | 116.06 | 194.18 | 185.26 | 276.77 | 254.45 |
| 52 | 136.15 | 124.99 | 205.34 | 191.95 | 279.00 | 258.91 |
| 53 | 142.85 | 131.69 | 214.27 | 200.88 | 287.93 | 267.84 |
| 54 | 151.78 | 136.15 | 223.20 | 209.81 | 301.32 | 279.00 |
| 55 | 156.24 | 147.31 | 241.06 | 220.97 | 308.02 | 283.46 |
| 56 | 165.17 | 151.78 | 254.45 | 238.82 | 325.87 | 299.09 |
| 57 | 174.10 | 165.17 | 276.77 | 252.22 | 345.96 | 316.94 |
| 58 | 191.95 | 174.10 | 290.16 | 267.84 | 363.82 | 330.34 |
| 59 | 205.34 | 189.72 | 310.25 | 287.93 | 388.37 | 354.89 |
| 60 | 218.74 | 200.88 | 341.50 | 310.25 | 415.15 | 379.44 |
| 61 | 238.82 | 218.74 | 366.05 | 330.34 | 441.94 | 408.46 |
| 62 | 258.91 | 238.82 | 392.83 | 363.82 | 475.42 | 435.24 |
| 63 | 276.77 | 249.98 | 421.85 | 386.14 | 504.43 | 457.56 |
| 64 | 292.39 | 267.84 | 446.40 | 415.15 | 531.22 | 486.58 |
| 65 | 310.25 | 283.46 | 479.88 | 441.94 | 562.46 | 513.36 |
| 66 | 334.80 | 305.78 | 506.66 | 473.18 | 593.71 | 542.38 |
| 67 | 363.82 | 330.34 | 542.38 | 506.66 | 633.89 | 580.32 |
| 68 | 399.53 | 366.05 | 598.18 | 553.54 | 689.69 | 627.19 |
| 69 | 441.94 | 403.99 | 651.74 | 602.64 | 747.72 | 685.22 |
| 70 | 486.58 | 446.40 | 720.94 | 660.67 | 816.91 | 745.49 |
| 71 | 540.14 | 495.50 | 785.66 | 723.17 | 879.41 | 810.22 |
| 72 | 595.94 | 546.84 | 859.32 | 785.66 | 955.30 | 883.87 |
| 73 | 653.98 | 604.87 | 932.98 | 852.62 | 1,037.88 | 955.30 |
| 74 | 718.70 | 660.67 | 1,006.63 | 924.05 | 1,120.46 | 1,033.42 |
| 75 | 790.13 | 727.63 | 1,089.22 | 1,002.17 | 1,209.74 | 1,113.77 |
| 76 | 868.25 | 799.06 | 1,182.96 | 1,084.75 | 1,305.72 | 1,196.35 |
| 77 | 953.06 | 877.18 | 1,287.86 | 1,185.19 | 1,417.32 | 1,301.26 |
| 78 | 1,040.11 | 955.30 | 1,392.77 | 1,281.17 | 1,517.76 | 1,395.00 |
| 79 | 1,127.16 | 1,037.88 | 1,495.44 | 1,379.38 | 1,622.66 | 1,490.98 |
| 80 | 1,216.44 | 1,118.23 | 1,611.50 | 1,486.51 | 1,734.26 | 1,591.42 |
| 81 | 1,330.27 | 1,225.37 | 1,752.12 | 1,620.43 | 1,865.95 | 1,720.87 |
| 82 | 1,459.73 | 1,345.90 | 1,910.59 | 1,765.51 | 2,017.73 | 1,859.26 |
| 83 | 1,609.27 | 1,482.05 | 2,086.92 | 1,928.45 | 2,189.59 | 2,017.73 |
| 84 | 1,790.06 | 1,644.98 | 2,285.57 | 2,115.94 | 2,383.78 | 2,196.29 |
| 85 | 1,948.54 | 1,792.30 | 2,490.91 | 2,305.66 | 2,600.28 | 2,397.17 |
| 86 | 2,124.86 | 1,955.23 | 2,716.34 | 2,513.23 | 2,834.64 | 2,613.67 |
| 87 | 2,316.82 | 2,133.79 | 2,959.63 | 2,738.66 | 3,086.86 | 2,850.26 |
| 88 | 2,522.16 | 2,325.74 | 3,223.01 | 2,988.65 | 3,368.09 | 3,102.48 |
| 89 | 2,752.06 | 2,535.55 | 3,513.17 | 3,256.49 | 3,673.87 | 3,381.48 |
| 90 | 2,997.58 | 2,760.98 | 3,832.34 | 3,546.65 | 4,001.98 | 3,685.03 |
| 91 | 3,269.88 | 3,008.74 | 4,176.07 | 3,868.06 | 4,363.56 | 4,019.83 |
| 92 | 3,564.50 | 3,281.04 | 4,548.82 | 4,214.02 | 4,754.16 | 4,379.18 |
| 93 | 3,883.68 | 3,575.66 | 4,959.50 | 4,591.22 | 5,182.70 | 4,776.48 |
| 94 | 4,236.34 | 3,897.07 | 5,408.14 | 5,006.38 | 5,651.42 | 5,202.79 |

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

| Issue Age | Joint 2,190 x Daily Payment Maximum Plan | | | | | |
|-----------|---|--------------------------------|-----------------------------------|--------------------------------|-------------------------------------|--------------------------------|
| | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 80.35 | 75.89 | 118.30 | 109.37 | 171.86 | 160.70 |
| 25-29 | 87.05 | 80.35 | 131.69 | 118.30 | 185.26 | 171.86 |
| 30-34 | 93.74 | 87.05 | 138.38 | 131.69 | 200.88 | 185.26 |
| 35-39 | 102.67 | 93.74 | 154.01 | 138.38 | 218.74 | 200.88 |
| 40-44 | 109.37 | 102.67 | 165.17 | 154.01 | 229.90 | 218.74 |
| 45 | 109.37 | 102.67 | 165.17 | 154.01 | 229.90 | 218.74 |
| 46 | 116.06 | 102.67 | 165.17 | 156.24 | 234.36 | 220.97 |
| 47 | 118.30 | 107.14 | 171.86 | 160.70 | 243.29 | 223.20 |
| 48 | 118.30 | 107.14 | 171.86 | 160.70 | 243.29 | 223.20 |
| 49 | 118.30 | 107.14 | 174.10 | 162.94 | 247.75 | 225.43 |
| 50 | 122.76 | 109.37 | 180.79 | 165.17 | 249.98 | 229.90 |
| 51 | 124.99 | 109.37 | 183.02 | 167.40 | 252.22 | 232.13 |
| 52 | 131.69 | 116.06 | 189.72 | 176.33 | 261.14 | 243.29 |
| 53 | 136.15 | 118.30 | 200.88 | 185.26 | 267.84 | 247.75 |
| 54 | 145.08 | 124.99 | 212.04 | 196.42 | 279.00 | 254.45 |
| 55 | 147.31 | 133.92 | 225.43 | 205.34 | 292.39 | 261.14 |
| 56 | 156.24 | 142.85 | 238.82 | 220.97 | 301.32 | 279.00 |
| 57 | 165.17 | 154.01 | 254.45 | 234.36 | 319.18 | 296.86 |
| 58 | 189.72 | 162.94 | 276.77 | 252.22 | 339.26 | 305.78 |
| 59 | 194.18 | 176.33 | 296.86 | 270.07 | 363.82 | 328.10 |
| 60 | 205.34 | 189.72 | 312.48 | 283.46 | 388.37 | 350.42 |
| 61 | 225.43 | 205.34 | 339.26 | 305.78 | 417.38 | 377.21 |
| 62 | 247.75 | 220.97 | 366.05 | 330.34 | 437.47 | 397.30 |
| 63 | 261.14 | 241.06 | 388.37 | 357.12 | 470.95 | 426.31 |
| 64 | 279.00 | 254.45 | 417.38 | 379.44 | 495.50 | 450.86 |
| 65 | 296.86 | 272.30 | 444.17 | 406.22 | 528.98 | 482.11 |
| 66 | 316.94 | 290.16 | 477.65 | 437.47 | 553.54 | 506.66 |
| 67 | 345.96 | 314.71 | 511.13 | 470.95 | 591.48 | 537.91 |
| 68 | 379.44 | 345.96 | 558.00 | 511.13 | 638.35 | 584.78 |
| 69 | 419.62 | 381.67 | 609.34 | 555.77 | 694.15 | 636.12 |
| 70 | 459.79 | 424.08 | 665.14 | 609.34 | 756.65 | 691.92 |
| 71 | 511.13 | 468.72 | 725.40 | 665.14 | 819.14 | 749.95 |
| 72 | 564.70 | 515.59 | 790.13 | 720.94 | 890.57 | 814.68 |
| 73 | 620.50 | 564.70 | 861.55 | 783.43 | 957.53 | 881.64 |
| 74 | 682.99 | 620.50 | 930.74 | 852.62 | 1,040.11 | 953.06 |
| 75 | 749.95 | 680.76 | 1,013.33 | 924.05 | 1,122.70 | 1,028.95 |
| 76 | 825.84 | 738.79 | 1,093.68 | 1,002.17 | 1,200.82 | 1,104.84 |
| 77 | 906.19 | 819.14 | 1,196.35 | 1,093.68 | 1,307.95 | 1,198.58 |
| 78 | 986.54 | 890.57 | 1,287.86 | 1,180.73 | 1,399.46 | 1,285.63 |
| 79 | 1,069.13 | 968.69 | 1,386.07 | 1,274.47 | 1,490.98 | 1,370.45 |
| 80 | 1,156.18 | 1,049.04 | 1,488.74 | 1,365.98 | 1,589.18 | 1,457.50 |
| 81 | 1,263.31 | 1,149.48 | 1,613.74 | 1,486.51 | 1,711.94 | 1,571.33 |
| 82 | 1,388.30 | 1,263.31 | 1,756.58 | 1,613.74 | 1,848.10 | 1,691.86 |
| 83 | 1,528.92 | 1,392.77 | 1,915.06 | 1,761.05 | 2,002.10 | 1,834.70 |
| 84 | 1,698.55 | 1,542.31 | 2,100.31 | 1,932.91 | 2,176.20 | 1,997.64 |
| 85 | 1,850.33 | 1,680.70 | 2,287.80 | 2,107.01 | 2,374.85 | 2,173.97 |
| 86 | 2,019.96 | 1,832.47 | 2,493.14 | 2,296.73 | 2,586.89 | 2,372.62 |
| 87 | 2,202.98 | 1,999.87 | 2,716.34 | 2,504.30 | 2,823.48 | 2,584.66 |
| 88 | 2,397.17 | 2,176.20 | 2,961.86 | 2,731.97 | 3,077.93 | 2,821.25 |
| 89 | 2,613.67 | 2,374.85 | 3,227.47 | 2,977.49 | 3,354.70 | 3,073.46 |
| 90 | 2,850.26 | 2,586.89 | 3,517.63 | 3,247.56 | 3,656.02 | 3,348.00 |
| 91 | 3,106.94 | 2,823.48 | 3,834.58 | 3,539.95 | 3,986.35 | 3,649.32 |
| 92 | 3,388.18 | 3,077.93 | 4,180.54 | 3,854.66 | 4,345.70 | 3,979.66 |
| 93 | 3,689.50 | 3,354.70 | 4,555.51 | 4,202.86 | 4,736.30 | 4,339.01 |
| 94 | 4,024.30 | 3,656.02 | 4,966.20 | 4,582.30 | 5,162.62 | 4,727.38 |

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

| Issue Age | Joint 1,460 x Daily Payment Maximum Plan | | | | | |
|-----------|---|--------------------------------|-----------------------------------|--------------------------------|-------------------------------------|--------------------------------|
| | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 69.19 | 64.73 | 95.98 | 89.28 | 142.85 | 124.99 |
| 25-29 | 78.12 | 66.96 | 104.90 | 95.98 | 151.78 | 138.38 |
| 30-34 | 87.05 | 75.89 | 116.06 | 104.90 | 165.17 | 147.31 |
| 35-39 | 89.28 | 80.35 | 122.76 | 113.83 | 176.33 | 156.24 |
| 40-44 | 95.98 | 87.05 | 136.15 | 122.76 | 191.95 | 171.86 |
| 45 | 95.98 | 87.05 | 136.15 | 122.76 | 191.95 | 171.86 |
| 46 | 95.98 | 89.28 | 138.38 | 122.76 | 194.18 | 174.10 |
| 47 | 98.21 | 89.28 | 142.85 | 124.99 | 196.42 | 176.33 |
| 48 | 98.21 | 89.28 | 145.08 | 127.22 | 200.88 | 183.02 |
| 49 | 104.90 | 93.74 | 145.08 | 127.22 | 200.88 | 183.02 |
| 50 | 104.90 | 95.98 | 151.78 | 136.15 | 209.81 | 189.72 |
| 51 | 104.90 | 95.98 | 154.01 | 138.38 | 209.81 | 189.72 |
| 52 | 107.14 | 98.21 | 156.24 | 145.08 | 214.27 | 194.18 |
| 53 | 113.83 | 102.67 | 167.40 | 154.01 | 223.20 | 200.88 |
| 54 | 118.30 | 104.90 | 176.33 | 160.70 | 232.13 | 209.81 |
| 55 | 124.99 | 116.06 | 189.72 | 171.86 | 241.06 | 220.97 |
| 56 | 127.22 | 118.30 | 196.42 | 180.79 | 249.98 | 223.20 |
| 57 | 142.85 | 122.76 | 218.74 | 194.18 | 267.84 | 241.06 |
| 58 | 151.78 | 131.69 | 225.43 | 212.04 | 287.93 | 258.91 |
| 59 | 165.17 | 147.31 | 243.29 | 220.97 | 299.09 | 270.07 |
| 60 | 176.33 | 162.94 | 263.38 | 238.82 | 321.41 | 292.39 |
| 61 | 191.95 | 174.10 | 279.00 | 252.22 | 345.96 | 316.94 |
| 62 | 214.27 | 191.95 | 299.09 | 270.07 | 366.05 | 330.34 |
| 63 | 223.20 | 205.34 | 325.87 | 292.39 | 392.83 | 357.12 |
| 64 | 241.06 | 220.97 | 350.42 | 316.94 | 412.92 | 374.98 |
| 65 | 254.45 | 232.13 | 374.98 | 337.03 | 441.94 | 397.30 |
| 66 | 274.54 | 254.45 | 399.53 | 363.82 | 464.26 | 419.62 |
| 67 | 294.62 | 267.84 | 428.54 | 388.37 | 493.27 | 455.33 |
| 68 | 323.64 | 294.62 | 464.26 | 419.62 | 535.68 | 486.58 |
| 69 | 357.12 | 325.87 | 508.90 | 457.56 | 582.55 | 526.75 |
| 70 | 399.53 | 363.82 | 546.84 | 499.97 | 627.19 | 566.93 |
| 71 | 435.24 | 401.76 | 591.48 | 537.91 | 678.53 | 613.80 |
| 72 | 479.88 | 439.70 | 645.05 | 587.02 | 736.56 | 660.67 |
| 73 | 524.52 | 479.88 | 703.08 | 640.58 | 792.36 | 718.70 |
| 74 | 573.62 | 522.29 | 770.04 | 696.38 | 852.62 | 776.74 |
| 75 | 627.19 | 564.70 | 841.46 | 761.11 | 915.12 | 839.23 |
| 76 | 680.76 | 616.03 | 908.42 | 825.84 | 991.01 | 903.96 |
| 77 | 752.18 | 678.53 | 988.78 | 897.26 | 1,064.66 | 975.38 |
| 78 | 823.61 | 743.26 | 1,064.66 | 966.46 | 1,136.09 | 1,042.34 |
| 79 | 892.80 | 812.45 | 1,138.32 | 1,033.42 | 1,211.98 | 1,100.38 |
| 80 | 973.15 | 888.34 | 1,214.21 | 1,107.07 | 1,285.63 | 1,167.34 |
| 81 | 1,064.66 | 977.62 | 1,312.42 | 1,191.89 | 1,379.38 | 1,249.92 |
| 82 | 1,174.03 | 1,078.06 | 1,421.78 | 1,294.56 | 1,484.28 | 1,341.43 |
| 83 | 1,290.10 | 1,182.96 | 1,544.54 | 1,408.39 | 1,602.58 | 1,448.57 |
| 84 | 1,424.02 | 1,305.72 | 1,696.32 | 1,542.31 | 1,738.73 | 1,573.56 |
| 85 | 1,553.47 | 1,426.25 | 1,848.10 | 1,678.46 | 1,897.20 | 1,714.18 |
| 86 | 1,696.32 | 1,555.70 | 2,015.50 | 1,830.24 | 2,064.60 | 1,868.18 |
| 87 | 1,848.10 | 1,696.32 | 2,196.29 | 1,997.64 | 2,252.09 | 2,035.58 |
| 88 | 2,015.50 | 1,850.33 | 2,397.17 | 2,173.97 | 2,457.43 | 2,218.61 |
| 89 | 2,196.29 | 2,017.73 | 2,613.67 | 2,368.15 | 2,673.94 | 2,419.49 |
| 90 | 2,397.17 | 2,200.75 | 2,843.57 | 2,584.66 | 2,914.99 | 2,635.99 |
| 91 | 2,613.67 | 2,397.17 | 3,100.25 | 2,819.02 | 3,180.60 | 2,874.82 |
| 92 | 2,843.57 | 2,613.67 | 3,381.48 | 3,073.46 | 3,466.30 | 3,133.73 |
| 93 | 3,100.25 | 2,850.26 | 3,682.80 | 3,348.00 | 3,774.31 | 3,417.19 |
| 94 | 3,381.48 | 3,102.48 | 4,017.60 | 3,649.32 | 4,111.34 | 3,722.98 |

Appendix B

Genworth Life Insurance Company
 55% Increase to Current-Year Premiums
 Base + Nonforfeiture
 Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

| Issue Age | Joint 1,095 x Daily Payment Maximum Plan | | | | | |
|-----------|---|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|
| | No Benefit Increase Option | | Simple Benefit Increase Option | | Compound Benefit Increase Option | |
| | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days | Elimination Period 50 Days | Elimination Period 100 Days |
| 18-24 | 64.73 | 58.03 | 93.74 | 87.05 | 133.92 | 122.76 |
| 25-29 | 69.19 | 64.73 | 102.67 | 93.74 | 142.85 | 133.92 |
| 30-34 | 73.66 | 69.19 | 107.14 | 102.67 | 154.01 | 142.85 |
| 35-39 | 78.12 | 73.66 | 118.30 | 107.14 | 167.40 | 154.01 |
| 40-44 | 87.05 | 78.12 | 127.22 | 118.30 | 176.33 | 167.40 |
| 45 | 87.05 | 78.12 | 127.22 | 118.30 | 176.33 | 167.40 |
| 46 | 93.74 | 80.35 | 131.69 | 118.30 | 183.02 | 171.86 |
| 47 | 95.98 | 84.82 | 133.92 | 122.76 | 189.72 | 171.86 |
| 48 | 95.98 | 84.82 | 133.92 | 124.99 | 189.72 | 174.10 |
| 49 | 98.21 | 84.82 | 136.15 | 124.99 | 191.95 | 176.33 |
| 50 | 102.67 | 87.05 | 138.38 | 131.69 | 194.18 | 176.33 |
| 51 | 102.67 | 89.28 | 142.85 | 131.69 | 196.42 | 180.79 |
| 52 | 104.90 | 89.28 | 147.31 | 136.15 | 203.11 | 189.72 |
| 53 | 109.37 | 93.74 | 154.01 | 142.85 | 209.81 | 191.95 |
| 54 | 113.83 | 95.98 | 165.17 | 154.01 | 214.27 | 196.42 |
| 55 | 122.76 | 104.90 | 176.33 | 160.70 | 225.43 | 203.11 |
| 56 | 124.99 | 109.37 | 183.02 | 171.86 | 234.36 | 214.27 |
| 57 | 138.38 | 118.30 | 196.42 | 183.02 | 249.98 | 229.90 |
| 58 | 147.31 | 124.99 | 214.27 | 196.42 | 263.38 | 238.82 |
| 59 | 160.70 | 136.15 | 229.90 | 209.81 | 281.23 | 254.45 |
| 60 | 174.10 | 147.31 | 243.29 | 220.97 | 301.32 | 272.30 |
| 61 | 183.02 | 160.70 | 263.38 | 238.82 | 321.41 | 292.39 |
| 62 | 200.88 | 171.86 | 283.46 | 254.45 | 339.26 | 310.25 |
| 63 | 214.27 | 185.26 | 301.32 | 276.77 | 366.05 | 330.34 |
| 64 | 232.13 | 196.42 | 325.87 | 296.86 | 383.90 | 348.19 |
| 65 | 247.75 | 212.04 | 345.96 | 316.94 | 408.46 | 374.98 |
| 66 | 265.61 | 225.43 | 370.51 | 339.26 | 428.54 | 390.60 |
| 67 | 285.70 | 245.52 | 397.30 | 366.05 | 459.79 | 417.38 |
| 68 | 314.71 | 270.07 | 433.01 | 397.30 | 495.50 | 453.10 |
| 69 | 348.19 | 294.62 | 473.18 | 433.01 | 540.14 | 495.50 |
| 70 | 381.67 | 330.34 | 515.59 | 470.95 | 589.25 | 535.68 |
| 71 | 424.08 | 361.58 | 562.46 | 515.59 | 636.12 | 580.32 |
| 72 | 466.49 | 401.76 | 611.57 | 560.23 | 689.69 | 631.66 |
| 73 | 511.13 | 437.47 | 667.37 | 607.10 | 743.26 | 682.99 |
| 74 | 562.46 | 479.88 | 723.17 | 660.67 | 805.75 | 741.02 |
| 75 | 616.03 | 526.75 | 787.90 | 718.70 | 870.48 | 799.06 |
| 76 | 671.83 | 573.62 | 850.39 | 774.50 | 932.98 | 857.09 |
| 77 | 741.02 | 633.89 | 926.28 | 848.16 | 1,013.33 | 930.74 |
| 78 | 812.45 | 691.92 | 999.94 | 917.35 | 1,086.98 | 995.47 |
| 79 | 874.94 | 749.95 | 1,073.59 | 986.54 | 1,158.41 | 1,062.43 |
| 80 | 946.37 | 814.68 | 1,156.18 | 1,060.20 | 1,234.30 | 1,131.62 |
| 81 | 1,040.11 | 892.80 | 1,252.15 | 1,151.71 | 1,330.27 | 1,218.67 |
| 82 | 1,140.55 | 979.85 | 1,363.75 | 1,252.15 | 1,435.18 | 1,314.65 |
| 83 | 1,258.85 | 1,080.29 | 1,484.28 | 1,368.22 | 1,553.47 | 1,424.02 |
| 84 | 1,392.77 | 1,196.35 | 1,629.36 | 1,502.14 | 1,689.62 | 1,546.78 |
| 85 | 1,519.99 | 1,303.49 | 1,774.44 | 1,636.06 | 1,843.63 | 1,687.39 |
| 86 | 1,656.14 | 1,421.78 | 1,932.91 | 1,783.37 | 2,006.57 | 1,841.40 |
| 87 | 1,801.22 | 1,551.24 | 2,107.01 | 1,944.07 | 2,189.59 | 2,006.57 |
| 88 | 1,964.16 | 1,689.62 | 2,296.73 | 2,120.40 | 2,388.24 | 2,189.59 |
| 89 | 2,140.49 | 1,843.63 | 2,502.07 | 2,310.12 | 2,602.51 | 2,383.78 |
| 90 | 2,332.44 | 2,006.57 | 2,727.50 | 2,517.70 | 2,836.87 | 2,598.05 |
| 91 | 2,542.25 | 2,189.59 | 2,975.26 | 2,747.59 | 3,093.55 | 2,834.64 |
| 92 | 2,769.91 | 2,388.24 | 3,245.33 | 2,993.11 | 3,372.55 | 3,086.86 |
| 93 | 3,017.66 | 2,602.51 | 3,535.49 | 3,260.95 | 3,676.10 | 3,365.86 |
| 94 | 3,289.97 | 2,836.87 | 3,852.43 | 3,555.58 | 4,006.44 | 3,667.18 |

Appendix C

Genworth Life Insurance Company
Current-Year Premiums

Form: 7035SP 7/17

Annual Premiums per \$10 Daily Benefit

| Issue Age | Individual | | Shared | |
|--------------|------------|----------|----------|----------|
| | Base | NF Rider | Base | NF Rider |
| 18-24 | 78.72 | 23.61 | 68.22 | 20.99 |
| 25-29 | 86.59 | 26.24 | 73.47 | 20.99 |
| 30-34 | 91.84 | 28.86 | 78.72 | 23.61 |
| 35-39 | 97.08 | 28.86 | 83.96 | 26.24 |
| 40-44 | 104.95 | 31.49 | 91.84 | 28.86 |
| 45 | 104.95 | 31.49 | 91.84 | 28.86 |
| 46 | 110.20 | 34.11 | 91.84 | 28.86 |
| 47 | 112.83 | 34.11 | 97.08 | 28.86 |
| 48 | 112.83 | 34.11 | 97.08 | 28.86 |
| 49 | 112.83 | 34.11 | 97.08 | 28.86 |
| 50 | 115.45 | 34.11 | 99.71 | 28.86 |
| 51 | 120.70 | 36.73 | 99.71 | 28.86 |
| 52 | 120.70 | 36.73 | 104.95 | 31.49 |
| 53 | 123.32 | 36.73 | 107.58 | 31.49 |
| 54 | 128.57 | 39.36 | 112.83 | 34.11 |
| 55 | 139.06 | 41.98 | 120.70 | 36.73 |
| 56 | 146.94 | 44.61 | 128.57 | 39.36 |
| 57 | 160.06 | 47.23 | 139.06 | 41.98 |
| 58 | 167.93 | 49.85 | 146.94 | 44.61 |
| 59 | 183.67 | 55.10 | 160.06 | 47.23 |
| 60 | 196.79 | 60.35 | 170.55 | 52.48 |
| 61 | 215.16 | 65.60 | 186.29 | 55.10 |
| 62 | 228.28 | 68.22 | 199.41 | 60.35 |
| 63 | 249.27 | 76.09 | 217.78 | 65.60 |
| 64 | 265.01 | 78.72 | 230.90 | 68.22 |
| 65 | 283.38 | 83.96 | 246.64 | 73.47 |
| 66 | 304.37 | 89.21 | 265.01 | 76.09 |
| 67 | 333.23 | 94.46 | 288.62 | 81.34 |
| 68 | 367.34 | 99.71 | 320.11 | 86.59 |
| 69 | 409.32 | 107.58 | 356.85 | 91.84 |
| 70 | 459.18 | 115.45 | 398.83 | 99.71 |
| 71 | 509.03 | 123.32 | 443.43 | 107.58 |
| 72 | 566.75 | 131.19 | 493.29 | 112.83 |
| 73 | 624.48 | 136.44 | 543.14 | 120.70 |
| 74 | 692.70 | 144.31 | 603.49 | 125.95 |
| 75 | 766.17 | 152.18 | 666.46 | 133.82 |
| 76 | 839.64 | 160.06 | 729.43 | 139.06 |
| 77 | 936.72 | 167.93 | 816.02 | 146.94 |
| 78 | 1,028.55 | 175.80 | 894.74 | 152.18 |
| 79 | 1,128.26 | 181.05 | 981.32 | 157.43 |
| 80 | 1,233.22 | 186.29 | 1,073.16 | 160.06 |
| 81 | 1,351.29 | 202.04 | 1,175.49 | 175.80 |
| 82 | 1,485.11 | 223.03 | 1,290.94 | 194.17 |
| 83 | 1,637.29 | 246.64 | 1,424.76 | 212.53 |
| 84 | 1,813.09 | 272.88 | 1,576.94 | 236.15 |
| 85 | 1,975.77 | 296.50 | 1,718.63 | 257.14 |
| 86 | 2,154.19 | 322.74 | 1,873.44 | 280.75 |
| 87 | 2,348.36 | 351.60 | 2,043.99 | 306.99 |
| 88 | 2,558.27 | 383.08 | 2,225.03 | 333.23 |
| 89 | 2,789.17 | 417.19 | 2,427.07 | 364.72 |
| 90 | 3,041.06 | 456.55 | 2,644.85 | 396.20 |
| 91 | 3,316.56 | 498.53 | 2,886.25 | 432.94 |
| 92 | 3,615.68 | 543.14 | 3,146.01 | 472.30 |
| 93 | 3,941.04 | 590.37 | 3,429.39 | 514.28 |
| 94 | 4,295.26 | 645.47 | 3,736.38 | 561.51 |

State: Virginia Filing Company: Genworth Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
 Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

Supporting Document Schedules

| | |
|--------------------------|---|
| Satisfied - Item: | Certification of Compliance |
| Comments: | |
| Attachment(s): | VA_Compliance Certification.pdf VA Compliance Certification 20181012.pdf |
| Item Status: | Received & Acknowledged |
| Status Date: | 06/28/2019 |
| Satisfied - Item: | Product Checklist |
| Comments: | |
| Attachment(s): | VA 2017 Individual LTC Review Requirements Checklist 20171218.pdf |
| Item Status: | Received & Acknowledged |
| Status Date: | 01/03/2018 |
| Satisfied - Item: | L&H Actuarial Memorandum |
| Comments: | |
| Attachment(s): | 2017 VA Choice I RS Actuarial Memorandum 20171218.pdf |
| Item Status: | Received & Acknowledged |
| Status Date: | 06/28/2019 |
| Satisfied - Item: | Long Term Care Insurance Rate Request Summary |
| Comments: | |
| Attachment(s): | VA Choice I RS 2017 Part 1 Long Term Care Insurance Rate Request Summary 20180510.pdf |
| Item Status: | Received & Acknowledged |
| Status Date: | 06/28/2019 |
| Satisfied - Item: | L&H Readability - Health |
| Comments: | |
| Attachment(s): | Flesch Score_7035.pdf |
| Item Status: | Received & Acknowledged |
| Status Date: | 06/28/2019 |
| Satisfied - Item: | Cover Letter |
| Comments: | |
| Attachment(s): | 2017 VA Choice I RS Cover Letter 20171218.pdf |
| Item Status: | Received & Acknowledged |

State: Virginia Filing Company: Genworth Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
 Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

| | |
|--------------------------|---|
| Status Date: | 06/28/2019 |
| Satisfied - Item: | Filing Supplement |
| Comments: | |
| Attachment(s): | 2017 VA Choice I RS Filing Supplement 20171218.pdf |
| Item Status: | Received & Acknowledged |
| Status Date: | 06/28/2019 |
| Satisfied - Item: | Experience Exhibits and Filing Status |
| Comments: | |
| Attachment(s): | VA RS 2017 Choice I Special Exhibits 20171218.pdf |
| Item Status: | Received & Acknowledged |
| Status Date: | 06/28/2019 |
| Satisfied - Item: | Variability Statement |
| Comments: | |
| Attachment(s): | SOV_7035 CH1 Alternative.pdf SOV_7035 CH1 SPO.pdf SOV_7035 Schedule.pdf SOV_VA Letter CAR CBUL 20181014.pdf |
| Item Status: | Received & Acknowledged |
| Status Date: | 06/28/2019 |
| Satisfied - Item: | Sample Policyholder Notifications |
| Comments: | |
| Attachment(s): | 165224NQ_062018.pdf 165224SPO.pdf 165226SPO.pdf 165239SPO VA Important Information 20181012.pdf 70355SPO.pdf 150023_090418_gnw.pdf |
| Item Status: | Received & Acknowledged |
| Status Date: | 06/28/2019 |
| Satisfied - Item: | Response Letter (5/14/18) |
| Comments: | |
| Attachment(s): | VA RS Choice 1 Objection 1 Response 20180514.pdf |
| Item Status: | Received & Acknowledged |
| Status Date: | 06/28/2019 |

State: Virginia Filing Company: Genworth Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
 Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

| | |
|--------------------------|---|
| Satisfied - Item: | Experience Projections (updated as of 5/14/18) |
| Comments: | |
| Attachment(s): | VA RS Choice I Objection 1 Attachments 20180514.pdf VA RS Choice I Objection 1 Attachments 20180514.xlsx |
| Item Status: | Received & Acknowledged |
| Status Date: | 06/28/2019 |

| | |
|--------------------------|---|
| Satisfied - Item: | Policy and Rider Approvals |
| Comments: | |
| Attachment(s): | Choice I Policy & Rider Forms_Approval File.pdf |
| Item Status: | Received & Acknowledged |
| Status Date: | 11/15/2018 |

| | |
|--------------------------|--|
| Satisfied - Item: | Response Letter (10/16/18) |
| Comments: | |
| Attachment(s): | VA Choice I RS Objection 2 Response 20181015.pdf |
| Item Status: | Received & Acknowledged |
| Status Date: | 06/28/2019 |

| | |
|--------------------------|--|
| Satisfied - Item: | Experience Projections and Filing Status |
| Comments: | |
| Attachment(s): | VA Choice I RS Objection 2 Attachments 20181015.xlsx |
| Item Status: | Received & Acknowledged |
| Status Date: | 06/28/2019 |

| | |
|--------------------------|--|
| Satisfied - Item: | Response Letter to Objection 3 (10/16/18) |
| Comments: | |
| Attachment(s): | VA Choice I RS Objection 3 Response 20181016.pdf |
| Item Status: | Received & Acknowledged |
| Status Date: | 06/28/2019 |

| | |
|--------------------------|---|
| Satisfied - Item: | 58/85 Test |
| Comments: | |
| Attachment(s): | VA Choice I RS Objection 3 Response 20181015.xlsx |
| Item Status: | Received & Acknowledged |
| Status Date: | 06/28/2019 |

SERFF Tracking #: GEFA-131306458 State Tracking #: GEFA-131306458 Company Tracking #: 2017 CHOICE & CHOICE ALTERNATIVE - MORAT...

State: Virginia Filing Company: Genworth Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: 2017 Choice & Choice Alternative - Moratorium (RS)
 Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

| | |
|--------------------------|---|
| Satisfied - Item: | Sample Policy Endorsements and Riders |
| Comments: | |
| Attachment(s): | 134613VA 062916_20160803.pdf 158271_101713p.pdf 165935 111716_Cov Amendment Rider.pdf |
| Item Status: | Received & Acknowledged |
| Status Date: | 06/28/2019 |

| | |
|--------------------------|----------------------------------|
| Satisfied - Item: | Sample Schedule Page (SPO) |
| Comments: | |
| Attachment(s): | Schedule_SPO_Sample_20180221.pdf |
| Item Status: | Received & Acknowledged |
| Status Date: | 06/28/2019 |

| | | | | | |
|--------------------------|----------------|--------------------------|----------------|----------------------------|---|
| SERFF Tracking #: | GEFA-131306458 | State Tracking #: | GEFA-131306458 | Company Tracking #: | 2017 CHOICE & CHOICE ALTERNATIVE - MORAT... |
|--------------------------|----------------|--------------------------|----------------|----------------------------|---|

| | | | |
|-----------------------------|---|------------------------|---------------------------------|
| State: | Virginia | Filing Company: | Genworth Life Insurance Company |
| TOI/Sub-TOI: | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| Product Name: | 2017 Choice & Choice Alternative - Moratorium (RS) | | |
| Project Name/Number: | 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS) | | |

Attachment VA RS Choice I Objection 1 Attachments 20180514.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA Choice I RS Objection 2 Attachments 20181015.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA Choice I RS Objection 3 Response 20181015.xlsx is not a PDF document and cannot be reproduced here.

**CERTIFICATION OF COMPLIANCE
VIRGINIA**

The Company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.

Genworth Life Insurance Company,

BY: 

Paul Loveland

Title: Vice President, Product Compliance

Date: December 29, 2017

VIRGINIA COMPLIANCE CERTIFICATION
Genworth Life Insurance Company
6620 West Broad St, Richmond, VA 23230

Title(s) of Form(s): Important Change letter (form 165224), Premium Change Notice (form 165224NQ for policyholders on waiver), Coverage Options (form 165226), and Important Information Regarding This Premium Increase (form 165239)

The company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.



Paul Loveland, Vice President, Product Compliance
October 12, 2018

Review Requirements Checklist
INDIVIDUAL LONG-TERM CARE INSURANCE

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS |
|---|--------------------------------------|---|
| General Filing Requirements | | |
| Transmittal Letter | 14 VAC 5-100-40 | For Paper Filings: Must be submitted in duplicate for each filing, describing each form, its intended use and kind of insurance provided. |
| | 14 VAC 5-100-40 1 | Forms submitted and described in transmittal letter must have a number that consists of digits, letters, or a combination of both. |
| | 14 VAC 5-100-40 2 | Must clearly indicate if forms are replacements, revisions, or modifications of previously approved forms and describe the exact changes that are intended. |
| | 14 VAC 5-100-40 3 | Certification of Compliance signed by General Counsel or officer of company or attorney or actuary representing company is required. |
| | 14 VAC 5-100-40 5 | Description of market for which the form is intended. |
| | 14 VAC 5-100-40 6 | For Paper Filings: At least one copy of each form must be included in the filing. A duplicate copy of forms must be submitted if the company wants a “stamped” copy of forms for its records. A stamped self-addressed return envelope is required. The letter of transmittal must be addressed to: State Corporation Commission, Bureau of Insurance, P. O. Box 1157, Richmond, VA 23218. |
| | Administrative Letter 1983-7 | Must include the name and NAIC number of the company for which the filing is made. |
| Additional SERFF Filing Requirements | Administrative Letter 2012-03 | Additional SERFF filing requirements must be met as specified below for life and health forms and rate filings. Failure to provide the applicable information will result in a “rejected” filing. |
| General Information – Filing Description | | (i) Description of each form by name, title, edition date, other; and intended use. |
| | | (ii) Identification of changes in benefits and premiums (previously approved or filed forms). [Place changed contract provisions (red-lined or highlighted) in Supporting Documentation]. |
| | | (iii) Identification of SERFF or state tracking number for the previously approved or filed form for which the new form revises, replaces, or is intended to be used. |
| | | (iv) A statement as to whether any other regulatory body has withdrawn approval of the form because the form contains one or more provisions that were deemed to be misleading, deceptive or contrary to public policy. |
| HELP TIP: | | If a form or rate filing is submitted as new in Virginia, but was previously disapproved or withdrawn in Virginia, please provide details such as the tracking information, form number, and the date that the form or rate filing was disapproved or withdrawn, if available. |

Review Requirements Checklist
INDIVIDUAL LONG-TERM CARE INSURANCE

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS |
|---------------------------------------|--|---|
| Rate Changes | | (i) Specify the number of affected policyholders. |
| | | (ii) Provide the reason(s) for the proposed change(s). |
| | | (iii) Include a statement regarding an increase, decrease, revision of former rates. |
| | | (iv) Specify the percentage amount(s) of the change(s). |
| Forms | | |
| Form number | 14 VAC 5-100-50 1 | Form number must appear in lower left-hand corner of first page of each form. |
| Company name & address | 14 VAC 5-100-50 2 | Full and proper corporate name (including "Inc.") must prominently appear on cover sheet of all policies and other forms. Home office address of insurer must prominently appear on each policy. |
| Final form | 14 VAC 5-100-50 3 | Form must be submitted in the final form in which it will be issued and completed in "John Doe" fashion to indicate its intended use. |
| Application | 14 VAC 5-100-50 4 | Any form, which is to be issued with an attached application, must be filed with a copy of the application completed in "John Doe" fashion to indicate its intended use. (If application was previously approved, advise date of approval.) |
| Type Size | 14 VAC 5-100-50 5 | Individual Accident and Sickness forms must be printed with type size of at least ten-point type. All other forms must be printed with type size of at least eight-point. |
| Arbitration | § 38.2-312 | Contract may not deprive courts of Virginia jurisdiction in actions against insurer. Arbitration may not be binding. |
| Fraud Notice | § 38.2-316 D 1 | Title 38.2 of the Insurance Code does not define "Insurance Fraud." Any notice regarding insurance fraud is in non-compliance with this section of the Code. Variations in a notice warning of consequences of making fraudulent statements are acceptable. The notice may disclose that it does not apply in Virginia or may disclose states where applicable. |
| Readability Certification | 14 VAC 5-110-60 | Readability certification is required as described in the regulation. |
| Entire Consideration | § 38.2-3500 A 1 | The entire consideration is expressed in the policy. |
| Effective-Termination Time | § 38.2-3500 A 2 | The time (clock time) the policy becomes effective and terminates is expressed in the policy. |
| DMAS Payor of Last Resort | § 38.2-3500 A 7 | Every accident and health policy must contain a statement indicating the Department of Medical Assistance Services as the payor of last resort. |
| Definition of Eligible Family members | § 38.2-3500 C | The definition establishes that eligible dependent children may not be required to live in the household as the policyowner. |
| Handicapped Child Coverage | § 38.2-3409 | Upon termination due to age, coverage will be continued for: (1) persons incapable of self-sustaining employment by reason of intellectual disability or physical handicap; and (2) chiefly dependent on the insured for support and maintenance. Additional premium may be charged based upon class of risks. |
| Renewal Provision | 14 VAC 200-70 A & 14 VAC 5-200-60 A | The regulation specifies the content of the renewability provision. The renewal provision must be either guaranteed renewable or noncancellable. |
| LTC Caution Notice | 14 VAC 5-200-80 C 2 | Required language in bold print . |

Review Requirements Checklist
INDIVIDUAL LONG-TERM CARE INSURANCE

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS |
|-----------------------------------|----------------------|--|
| 30-Day Free Look | § 38.2-5208 A | |
| Notice to Buyer | 14 VAC 5-200-170 A 3 | Required language. |
| General Provisions | | |
| Contents of Policy | 38.2-305 A | Parties to policy named; subject of insurance; risks insured against; time insurance takes effect; statement of the premium. |
| Entire Contract | § 38.2-3503 1 | The provision defines the contents of the entire contract. |
| Grace Period | § 38.2-3503 3 | The provision defines the grace period and length of the various acceptable grace periods. |
| | 14 VAC 5-200-65 A 3 | The policy must specify an additional 30 days for an unintentional lapse of coverage. |
| Reinstatement | § 38.2-3503 4 | |
| | 14 VAC 5-200-65 B | The regulation provides for an extended reinstatement period in the event of policy lapse due to cognitive impairment. |
| Notice of Claim | § 38.2-3503 5 | |
| Claim Forms | § 38.2-3503 6 | |
| Proof of Loss | § 38.2-3503 7 | |
| Time Payment of Claims | § 38.2-3503 8 | The provision specifies when benefits will be paid. |
| Payment of Claims | § 38.2-3503 9 | The provision specifies to whom benefits will be paid |
| Physical Examinations and Autopsy | § 38.2-3503 10 | |
| Legal Actions | § 38.2-3503 11 | |
| Change of Beneficiary | § 38.2-3503 12 | (For payment to beneficiaries, see Payment of Claims provision-§ 38.2-3503 9.) |
| Incontestability | § 38.2-5209 | The provision contains specific incontestability language for long-term care insurance. |
| Age Limit | § 38.2-3513 A | If the policy establishes an age-limit after which coverage will no longer be effective, and if the date falls within a period for which a premium is accepted by the insurer or the insurer accepts a premium after the date, the coverage provided by the policy will continue in force until the end of the period for which the premium has been accepted. |
| | § 38.2-3513 B | If the age of the insured has been misstated and the policy would not have been issued according to the correct age of the insured, the policy would not have become effective or would have ceased prior to the acceptance of the premium, then the liability of the insurer shall be limited to the refund of the premium paid for the period not covered by the policy. |
| Optional Provisions | | |
| Change of Occupation | § 38.2-3504 1 | |
| Misstatement of Age | § 38.2-3504 2 | |
| Other Insurance in this Company | § 38.2-3504 3 | |
| Insurance with Other Company | § 38.2-3504 4 | |
| Insurance with Other Company | § 38.2-3504 5 | |
| Unpaid Premiums | § 38.2-3504 7 | |
| Conformity with State Statutes | § 38.2-3504 9 | Must use "resides" language |

Review Requirements Checklist
INDIVIDUAL LONG-TERM CARE INSURANCE

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS |
|---|-----------------------------------|---|
| Illegal Occupation | § 38.2-3504 10 | |
| Intoxicants and Narcotics | § 38.2-3504 11 | |
| Prohibited Provisions | | |
| | § 38.2-5203 | Specified provisions prohibited in a long-term care policy. |
| | § 38.2-5205 A | Prior institutionalization may not be a requirement to receive benefits. |
| | 14 VAC 5-200-190 | Preexisting conditions and waiting periods may not be used in replacement policies. |
| Subrogation | § 38.2-3405 A | No policy shall contain a provision regarding subrogation of any person's right to recovery for personal injuries from a third person. |
| Liability Insurance | § 38.2-3405 B | Benefits may not be reduced due to benefits payable due to benefits provided by a liability insurance contract. |
| Workers' Compensation | § 38.2-3405 D | The statute discusses exceptions to exclusions due to benefits payable under workers' compensation. |
| Minimum Standards for Home Health Care | 14 VAC 5-200-90 | The minimum standards include prohibited exclusions and restrictions regarding home health care benefits. |
| LTC Policy Requirements | | |
| Duration of Benefits | § 38.2-5200 | Coverage must be provided for a minimum of 12 months. |
| Refund of Premium for Cancellation or Termination of Policy | § 38.2-5202.1 | Provides for the termination of the policy by the insured and for cancellation of the policy by the insurer , except when coverage is for the duration of life and premium is a single installment payment. |
| Preexisting Condition | § 38.2-5204 | Defines look-back period and limitation period for preexisting conditions. |
| | 14 VAC 5-200-70 D | If policy includes limitations due to a preexisting condition, such limitations must be included labeled as "Preexisting Condition Limitations." |
| Limitations or Conditions on Eligibility for Benefits | § 38.2-5205 B 14 VAC 5-200-187 | Permissible benefit triggers and requirements. |
| Definitions | 14 VAC 5-200-50 | Certain terms defined. |
| UCR defined | 14 VAC 5-200-70 C | The term must be defined If benefits are based on usual, reasonable and customary charges. |
| Limitations and Exclusions | 14 VAC 5-200-60 B | |
| | § 38.2-3504 11 | Intoxicants and narcotics |
| Extension of benefits | 14 VAC 5-200-60 C | |
| Right to Reduce Coverage and Lower Premiums | 14 VAC 5-200-183 | The policy shall include a provision that allows the policyholder to reduce coverage and lower the premium. |
| Nonforfeiture Benefit Requirement | 14 VAC 5-200-185 B | Offer made to the policyholder. Refer to the regulation for specifics. |
| Contingent Benefit Upon Lapse | 14 VAC 5-200-185 C | If the offer of the nonforfeiture benefit is declined, the contingent benefit upon lapse shall be provided. |
| Required to Offer Inflation Protection | 14 VAC 5-200-100 A | |

Review Requirements Checklist
INDIVIDUAL LONG-TERM CARE INSURANCE

| REVIEW REQUIREMENTS | REFERENCE | COMMENTS |
|--|---|---|
| Signed Acceptance for Riders and Amendments | 14 VAC 5-200-70 B | All riders and/or endorsements that added to a policy after the date of issue that reduces, restricts, or eliminates benefits in the policy will require signed acceptance. Also, where a separate premium is charged for a rider or endorsement, the premium will be set forth in the policy, rider, or endorsement. |
| LTC Personal Suitability Worksheet | 14 VAC 5-200-175-C 2 | The LTC personal suitability worksheet must be submitted with the policy. |
| Disclosures | | |
| | § 38.2-5207 1; 14 VAC 5-200-200 | The statute requires that an outline of coverage be provided to the insured. The statute also specifies the information that should be included in the outline. |
| | § 38.2-5207 4; 14 VAC 5-200-70 H | A tax-qualified plan must be definitively identified as such. |
| | 14 VAC 5-200-70 I | A non-tax-qualified plan must be identified as such. |
| | 14 VAC 5-200-75 D | Any reference to a premium increase shall disclose that notice of premium increase shall be at least 60 days prior to the increase. |
| Policies that include issue ages of 65 or higher | 14 VAC 5-170-150 E 1 | Any policy marketed to persons age 65 or older must contain a notice that discloses that the policy is not a Medicare supplement policy or certificate. |
| Rates | | |
| | § 38.2-5206 | |
| | 14 VAC 5-200-150 | The regulation specifies the expected loss ratio. |
| | 14 VAC 5-130-60 A and 130-60 B; 14 VAC 5-200-77 | The regulation specifies rate filing and actuarial memorandum requirements. |

Access to Administrative Letters, Administrative Orders, Regulations and Laws is available at:
<http://www.scc.virginia.gov/boi/laws.aspx>

The Life and Health Division, Forms and Rates Section reviews individual long-term care insurance. Please contact this section at (804) 371-9110 if you have questions or need additional information about this line of insurance.

Review Requirements Checklist
INDIVIDUAL LONG-TERM CARE INSURANCE

I hereby certify that I have reviewed the attached individual long-term care filing and determined that it is in compliance with the individual long-term care checklist.

Signed: 

Name (please print): Kent Holbrook, FSA, MAAA

Company: Genworth Life Insurance Company

Date: December 18, 2017

E-Mail Address: kent.holbrook@genworth.com Phone No: (804) 484-7121 Fax No: 1-804-922-8509

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Policy Forms: 7035J

Rider Forms: 62172, 62274F, 62275, 62276, 62277, 62278

Applies to Policies Issued On or After 10/01/2003

These forms were issued in Virginia from October 2003 through April 2004 and are no longer being marketed in any state. These forms are also known as the PCS III policy forms or the Choice I policy forms.

For all the policies issued in Virginia on or after October 1, 2003 to which the current rate increase filing applies, the following table shows the number of exposed lives with policies issued and Exposed Lives with policies inforce as of December 31, 2016.

| | Lifetime Benefit Periods | Limited Benefit Periods | Total |
|----------------------|--------------------------|-------------------------|-------|
| Policy lives Issued | 155 | 250 | 405 |
| Policy lives Inforce | 132 | 213 | 345 |

1. Purpose of Filing

This actuarial memorandum has been prepared to:

- Demonstrate that the requested increase satisfies the minimum requirements of your state; and
- Introduce the endorsement and rate tables for the Stable Premium Option.

It may not be suitable for other purposes.

We will not implement any of the rate increases sought in this filing until we fully implement all previously dispositioned filings.

“GLIC nationwide” data includes all the states but New York. It is also referred to as just “Nationwide”. “Genworth nationwide” refers to GLIC nationwide plus New York data.

2. Requested Rate Increase

GLIC’s 2016 Cash Flow Testing (CFT) includes an assumption for future Choice I rate increases based upon a cumulative rate increase of 310% over the next six to nine years (60% in 2017, 60% in 2020, and 60% in 2023), which is significantly less than the maximum actuarially justified rate increase. This assumption regarding future Choice I rate increases is part of GLIC’s Multi-Year Rate Action Plan.

In this filing, GLIC applied incidence A/E analysis to determine the rate increase differentiated by Lifetime and Limited benefit periods that would produce the same lifetime loss ratio as the Multi-Year Rate Action Plan. GLIC believes that this is an actuarially equivalent approach, and a prudent and proactive way to account for experience while maintaining consistency of the underlying assumptions in this filing with CFT. The Multi-Year Rate Action Plan, differentiated by Lifetime and Limited benefit periods, is 410% over the next six to nine years for policyholders with Lifetime benefits (72% in 2017, 72% in 2020, and 72% in 2023) and 279% over the next six to nine years for policyholders with Limited benefits (55% in 2017, 55% in 2020, and

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55% in 2023).

On October 31, 2012, GLIC requested a rate increase of 60% for Lifetime benefits and 44% for Limited benefits. Virginia dispositioned a rate increase of 60% for Lifetime benefits and 44% for Limited benefits (SERFF #GEFA-128772069).

Information Regarding This New Rate Increase Filing

The goal of this new rate increase filing is to pursue the Multi-Year Rate Action Plan, consistent with the basis of the future rate increases assumed in 2016 CFT. The current Multi-Year Rate Action Plan for Choice I is a cumulative rate increase of 410% for Lifetime benefits and 279% for Limited benefits by filing for 72% Lifetime/55% Limited now in 2017, 72% Lifetime/55% Limited in 2020, and 72% Lifetime/55% Limited in 2023. In this filing, GLIC is requesting a rate increase of 72% for policies with Lifetime benefit periods and 55% for policies with Limited benefit periods.

Alternatively, in lieu of the rate increase filings contemplated by the Multi-Year Rate Action Plan (in 2017, 2020 and 2023), we are willing to accept a one-time rate increase now of 250% for policyholders with Lifetime benefits and 161% for policyholders with Limited benefits. These rate increase amounts are the actuarial equivalent of the cumulative rate increases, planned through 2023, of 410% and 279% for Lifetime benefits and Limited benefits, respectively.

Section 3 explains the development of the requested rate increase. Section 4 shows the justification for these increase amounts. We have used assumptions consistent with GLIC's 2016 CFT in this filing.

In addition:

- Although this block was priced in 2000 under the Loss Ratio Regulation, GLIC is not attempting to achieve a 60% loss ratio over the life of the block; in fact, the lifetime loss ratio after this rate action will be substantially higher.
- Consistent with GLIC's Multi-Year Rate Action Plan, we anticipate filing future rate increase requests in 2020 and 2023.
- GLIC will monitor the experience of this block and react as experience develops.
- This filing, with its self-limited lifetime loss ratios, does not imply that the lifetime loss ratios it contains are either acceptable measures of profitability or minimum thresholds for future rate increase filings.

3. Requested Rate Increase Approach

GLIC's assumptions in the projections underlying its rate action filings are consistent and align with the assumptions used in CFT, so that the basis for rate actions and reserves align. Although the assumptions supporting the projections in this filing are consistent with GLIC's 2016 CFT assumptions, GLIC has applied incidence actual to expected analysis to determine the rate increase differentiated by Lifetime and Limited benefit periods that would produce the same lifetime loss ratio as the Multi-Year Rate Action Plan. GLIC believes that this is a prudent and proactive way to account for experience (because between 2014 and 2016 CFT, incidence assumptions were not broken out into Lifetime and Limited benefit periods) while maintaining consistency of the underlying assumptions in this filing with CFT.

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Historically, prior to 2014, when GLIC significantly strengthened claim reserves, GLIC's incidence assumptions distinguished between Lifetime and Limited benefit period policies, based upon experience. Similarly, GLIC's 2012 rate action sought rate increases that differentiated between policies with Lifetime and Limited benefit periods, with a higher justified amount for policies with Lifetime benefits, consistent with actual experience. For 2017, GLIC intends to resume differentiating its incidence assumptions by Lifetime and Limited benefit periods for CFT purposes.

4. Justification of Filing

In determining the need for additional rate increases beyond 2012, GLIC considered:

- a) Claim termination rates were lowered in 2014 and again in 2016 resulting in two rounds of significant strengthening of the Disabled Life Reserves (DLR) on existing claimants with a corresponding magnified effect in the projections. Claimants are expected to stay on claim longer and, therefore, use more of their available benefits than was previously assumed.
- b) The benefit utilization assumption was updated in 2014, which contributed to the significant increase in the DLR on existing claims and had a corresponding effect in the projections. Claimants are expected to use a higher portion of their Daily Maximum Benefit than was previously assumed.
- c) More policyholders are surviving to claim than was previously assumed. Increased future earned premiums, driven by the lower than expected termination assumptions, are not sufficient to offset increased future incurred claims.

The exhibits within this filing use the updated assumptions.

5. Alternatives to Rate Increase

GLIC will offer insureds impacted by rate filings several options for mitigating the impact. As with prior rate increases, they can change any number of benefit features or coverage limits in order to maintain reasonably equivalent pre- and post-rate increase premium levels, or some other premium level that best fits their needs. The benefit and rate combinations are consistent with the rate tables approved by the Virginia Bureau of Insurance as part of the original filing. Several custom/individualized options will be provided in the policyholder notification letter. In addition, policyholders will have the ability to call a dedicated team of customer service representatives that can assist with providing customized quotes for any number of other benefit adjustments.

Reduced Benefit Options. To balance coverage and cost considerations, GLIC will offer policyholders, subject to rate increases on their long term care policies, customized options to adjust their benefits, including:

1. Reductions in Daily Benefit Amount;
2. Reductions in Benefit Period;
3. Reductions in Inflation Levels;
4. Elimination of Inflation Protection;
5. Increases in Elimination Period; and
6. Elimination of policy riders.

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Instead of accepting a “one-size-fit-all” solution that assumes what is best for them, our policyholders also can consider adjustments to one, or multiple combinations, of these benefit features to identify the optimal balance of coverage and cost based on their specific needs.

In addition, given the size and impact of the cumulative rate increases that GLIC plans to file on these policy forms, the company has developed a new option that it also plans to offer:

Stable Premium Option. As already noted, GLIC is filing for a 410% rate increase for Lifetime benefits and a 279% rate increase for Limited benefits over the next six to nine years. Presently, GLIC is requesting a disposition for a 72% rate increase for Lifetime benefits and a 55% rate increase for Limited benefits, with plans to submit subsequent filings of lesser magnitude in 2020 and 2023.

Recognizing the magnitude of the increase, even when spread out over several years, GLIC is prepared to offer this option in consideration for full disposition of the requested 72% rate increase for Lifetime benefits and 55% rate increase for Limited benefits now. The option features the following:

- A rate guarantee until 2028,
- A three-year benefit period (six-year benefit period for Shared policies),
- Retention of the Daily Payment Maximum accrued to date,
- 1% compound benefit inflation going forward, and
- A choice of (1) a longer elimination period (180 day for facility / 90 day for home care) or (2) 10% coinsurance combined with elimination periods comparable to those of most current policyholders (100 day for facility / 0 day for home care).

Results from a 2016 PricewaterhouseCoopers study show that these features are meaningful. The study showed the following:

- The average duration for an LTC event is approximately three years,
- Approximately 75% of all LTC events cost less than \$250,000; and

Advantages of this option include:

- A meaningful set of benefits,
- Rate certainty until 2028, and
- A much smaller impact on policyholder premium than the ultimate increase required for the Choice I block (410% for Lifetime/279% for Limited). The estimated median impact to premium Nationwide, if all policyholders elected this option, is 46%.

The estimated median benefit pool, if all policyholders elected this option, would be \$270,000 with continued growth at 1% compound.

This option is actuarially equivalent to the justified rate increase of 310% over the next six to nine years that is the basis of the future rate increases inherent in GLIC’s 2016 CFT. As such, the pricing of this option is equivalent to GLIC’s Multi-Year Rate Action Plan. The company is offering this option

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on good faith that the Virginia Bureau of Insurance will work with GLIC to make meaningful progress toward the full multi-year rate increase plan.

The company intends to disclose its plans for pursuing the remainder of the 410% for Lifetime and 279% for Limited in its notifications to policyholders.

The Stable Premium Option endorsement and rate tables are included in this submission for disposition by the Virginia Bureau of Insurance.

GLIC would welcome an opportunity to meet with the Virginia Bureau of Insurance to further discuss this option.

While we strongly encourage policyholders to maintain coverage, we believe it is important to provide a comprehensive set of options. Therefore, GLIC will continue to offer the applicable non-forfeiture option to each policyholder. Policyholders that are eligible for the Contingent Non-Forfeiture Option will be presented with that as an option in their notification letter. Policyholders that have a non-forfeiture (NFO) rider with their policy, may elect that option. For those policyholders that do not have either the Contingent Non-Forfeiture or NFO rider available, GLIC will continue to offer its Optional Limited Benefit:

Optional Limited Benefit. This benefit will be available to those policyholders who wish to elect a limited paid-up long term care insurance benefit. It provides a paid-up benefit equal to the total of premium paid, less any claims paid.

6. Confidentiality

We continue to believe that the following portions of this Actuarial Memorandum should be treated as confidential and exempt from disclosure. Although the Bureau is not subject to the public inspection requirements of the Virginia Freedom of Information Act, other laws related to public information that apply to the Bureau including Va. Code Ann. § 38.2-1382(A)(5); Va. Code Ann. § 38.2-1381 provide that an insurer's confidential information is confidential by law and privileged. We stated this position more fully in other recent SERFF filings under GEFA-129136848 and GEFA-129602325.

Second paragraph of Section 2 of the Actuarial Memorandum;

Section 3 of the Actuarial Memorandum (entitled, "Requested Rate Increase Approach");

Section 12 of the Actuarial Memorandum (entitled, "Actuarial Assumptions");

Section 22 of the Actuarial Memorandum (entitled, "GLIC Nationwide Distribution of Business as of December 31, 2016 (Based on Exposed Lives)");

Exhibit Ia of the Actuarial Memorandum (entitled, "Exhibit Ia: Choice I Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - All BPs With Virginia Approved Rate Increase*");

Exhibit Ib of the Actuarial Memorandum (entitled, "Exhibit Ib: Choice I Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Lifetime Benefit Periods With Virginia Approved Rate Increase*");

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Exhibit Ic of the Actuarial Memorandum (entitled, "Exhibit Ic: Choice I Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Limited Benefit Periods With Virginia Approved Rate Increase*");

Exhibit IIa of the Actuarial Memorandum (entitled, "Exhibit IIa: Choice I Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - All BPs With 72% Lifetime And 55% Limited Rate Increases*");

Exhibit IIb of the Actuarial Memorandum (entitled, "Exhibit IIb: Choice I Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Lifetime Benefit Periods With 72% Lifetime Rate Increase*");

Exhibit IIc of the Actuarial Memorandum (entitled, "Exhibit IIc: Choice I Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Limited Benefit Periods With 55% Limited Rate Increase*");

Exhibit III of the Actuarial Memorandum (entitled, "Choice I Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - All BPs With 72% Lifetime and 55% Limited Rate Increases-Rate Stabilization 58/85 Test");

Attachment 1a supplied separately with this filing (entitled, "Attachment 1a: Choice I Policy Forms - Nationwide (VA like Forms Only) Rate Stability Only Experience Projection - All BPs With Virginia Approved Rate Increase");

Attachment 1b supplied separately with this filing (entitled, "Attachment 1b: Choice I Policy Forms - Nationwide (VA like Forms Only) Rate Stability Only Experience Projection - Lifetime Benefit Periods With Virginia Approved Rate Increase);

Attachment 1c supplied separately with this filing (entitled, "Attachment 1c: Choice I Policy Forms - Nationwide (VA like Forms Only) Rate Stability Only Experience Projection - Limited Benefit Periods With Virginia Approved Rate Increase);

Attachment 2a supplied separately with this filing (entitled, "Attachment 2a: Choice 1 Policy Forms - Nationwide (VA like Forms Only) Rate Stability Only Experience Projection - All BPs With 72% Lifetime And 55% Limited Rate Increases);

Attachment 2b supplied separately with this filing (entitled, "Attachment 2b: Choice I Policy Forms - Nationwide (VA like Forms Only) Rate Stability Only Experience Projection - Lifetime Benefit Periods With 72% Lifetime Rate Increase);

Attachment 2c supplied separately with this filing (entitled, "Attachment 2c: Choice I Policy Forms - Nationwide (VA like Forms Only) Rate Stability Only Experience Projection - Limited Benefit Periods With 55% Limited Rate Increase);

Attachment 3a supplied separately with this filing (entitled, "Attachment 3a: Choice I Policy Forms - Virginia State Rate Stability Only Experience Projection - All BPs With Virginia Approved Rate Increase");

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Attachment 3b supplied separately with this filing (entitled, "Attachment 3b: Choice I Policy Forms - Virginia State Rate Stability Only Experience Projection - Lifetime Benefit Periods With Virginia Approved Rate Increase);

Attachment 3c supplied separately with this filing (entitled, "Attachment 3c: Choice I Policy Forms - Virginia State Rate Stability Only Experience Projection - Limited Benefit Periods With Virginia Approved Rate Increase);

Attachment 4a supplied separately with this filing (entitled, "Attachment 4a: Choice I Policy Forms - Virginia State Rate Stability Only Experience Projection - All BPs With 72% Lifetime And 55% Limited Rate Increase);

Attachment 4b supplied separately with this filing (entitled, "Attachment 4b: Choice I Policy Forms - Virginia State Rate Stability Only Experience Projection - Lifetime Benefit Periods With 72% Lifetime Rate Increase);

Attachment 4c supplied separately with this filing (entitled, "Attachment 4c: Choice I Policy Forms - Virginia State Rate Stability Only Experience Projection - Limited Benefit Periods With 55% Limited Rate Increase);

Attachment 5a supplied separately with this filing (entitled, "Actual to Expected Assumption Analysis - Nationwide Experience – Choice I Series Policy Forms - Actual vs Expected (Pricing) Claim Costs (\$)");

Attachment 5b supplied separately with this filing (entitled, "Actual to Expected Assumption Analysis - Nationwide Experience – Choice I Series Policy Forms - Actual vs Expected (Pricing) Lapses (Count)");

Attachment 5c supplied separately with this filing (entitled, "Actual to Expected Assumption Analysis - Nationwide Experience – Choice I Series Policy Forms - Actual vs Expected (Pricing) Mortality (count)");

Attachment 6 supplied separately with this filing (entitled, "Model-Produced Experience (Current Assumptions) to Actual Historical Experience - Nationwide Experience Choice I Policy Forms - All Benefit Periods");

However, we understand from prior filings and decisions made by the Bureau that these filings will be made public upon submission unless the Bureau reconsiders its position.

7. Description of Benefits

This comprehensive long term care insurance policy:

- Is federally tax qualified and individually underwritten.
- Reimburses incurred home health care and facility expenses subject to the amount of coverage purchased.
- Covers either an individual or a couple – a couple's policy operates like two individual policies but draws from a shared benefit period.

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- Contains benefit eligibility requirements that are tied to Activities of Daily Living (ADL) deficiencies and cognitive impairment.
- The policy's integrated survivorship benefit waives future premium payments upon the first spouse's death if both spouses are insured at that time and have met certain requirements.
- Optional nonforfeiture benefit and restoration of benefit riders may have been selected.

Applicants selected the following at issue:

- Daily Maximum Benefit (DMB),
- Benefit Period, and
- Elimination Period.

In addition, the policyholder selected how the DMB should be increased:

- No Increase – the DMB stays level.
- Simple Increase – the DMB increases by a fixed dollar amount each year starting in the second policy year and continuing for the life of the policy unless terminated earlier by the insured.
- Compound Increase – the DMB increases by 5% each year starting in the second policy year and continuing for the life of the policy unless terminated earlier by the insured.

After the elimination period has been satisfied, premium payments are waived during facility stays and home health care (except where home care benefits are received pursuant to a Privileged Care Coordinator's Plan of Care, in which case premium payments are waived immediately upon the receipt of Home Care benefits).

The attached rate tables (Appendices A and B) show each available benefit period, elimination period, and benefit increase option.

8. Marketing Method

Policies were primarily sold by captive agents that were provided leads from mass mailing responses.

9. Underwriting Description

The underwriting process included an assessment of functional and cognitive abilities at issue ages considered by GLIC to be appropriate. Various underwriting tools were used in accordance with our underwriting requirements, including an application, medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

10. Renewability and Applicability

These policies are Guaranteed Renewable for life, subject to policy terms and conditions. This filing is applicable to all in-force policies and associated riders issued in Virginia on the above-referenced forms on or after October 1, 2003.

11. Area Factors

Geographic area factors are not used in rating these policies.

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12. Actuarial Assumptions

This filing's assumptions are based on Genworth's actual nationwide in-force experience with adjustments as considered appropriate for future projections, based on expected differences in experience due to either policy characteristics or underwriting criteria. Best Estimate assumptions, described below, for voluntary terminations, mortality, and morbidity do not include any provision for contingency or risk margin. For 2016 CFT, GLIC converted from a claims cost total lives model to a first principles healthy lives model in which the experience is split between healthy lives and disabled lives.

The actuarial assumptions used to support actuarially justified rate increase filings in Virginia are materially consistent with those used for GLIC's 2016 CFT, prior to additional Provisions for Adverse Deviation (PAD), as described below. While base voluntary lapse, mortality, and morbidity assumptions are consistent, some modeling features, such as estimates of policyholder behavior (non-forfeiture elections and benefit reductions) are not identical.

The best estimate assumptions were developed by Genworth's Long Term Care Experience Studies team in collaboration with other Genworth actuaries. The assumptions were subsequently analyzed by two leading external actuarial firms. Both external firms have significant Long Term Care experience. The external peer analysis concluded that the assumptions in the aggregate are reasonable and supported by evidence. Genworth's Executive Operating Committee reviewed and formally approved the assumptions.

A. Voluntary Termination Rates

Original Filing: The product included in this filing was originally priced in 2000 using termination assumptions developed from experience prior to those dates. Originally filed Choice I lapse rates varied by duration. The original ultimate lapse rate was 2.0% in year 6+.

Prior-2012 Filing: Varied by duration as developed from actual experience through 2011.

Current Filing: The current best estimate assumption for expected voluntary termination rates are derived from Genworth's actual long term care voluntary termination experience through fourth quarter of 2015, with a 6-month lag, excluding the experience of recent partial policy years. For duration 1-10, Choice I lapse rates are based solely on the Choice I experience. For durations 11+, Choice I lapse rates are based on total Genworth experience, with a product adjustment factor. Lapse rates vary by issue age, duration, benefit inflation option, marital status, risk class and benefit period.

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The following table is a sample of the current lapse rates for cells with a Lifetime benefit period, married status and having compound BIO.

| Sample Voluntary Lapse Rate Assumption | | | | | | |
|--|-------|-------|-------|-------|-------|-------|
| UW Discount | No | No | No | Yes | Yes | Yes |
| Issue Age | 45 | 55 | 62 | 45 | 55 | 62 |
| Duration | | | | | | |
| 1 | 7.72% | 4.65% | 4.85% | 6.90% | 4.16% | 4.33% |
| 2 | 4.03% | 2.35% | 2.38% | 3.61% | 2.10% | 2.13% |
| 3 | 3.02% | 1.64% | 1.62% | 2.70% | 1.47% | 1.45% |
| 4 | 2.21% | 1.26% | 1.22% | 1.98% | 1.13% | 1.09% |
| 5 | 1.88% | 1.07% | 0.98% | 1.68% | 0.95% | 0.88% |
| 6 | 1.71% | 0.95% | 0.84% | 1.53% | 0.85% | 0.75% |
| 7 | 1.54% | 0.89% | 0.79% | 1.37% | 0.79% | 0.70% |
| 8 | 1.32% | 0.74% | 0.72% | 1.18% | 0.65% | 0.63% |
| 9 | 1.12% | 0.58% | 0.59% | 1.00% | 0.51% | 0.52% |
| 10 | 1.02% | 0.48% | 0.55% | 0.91% | 0.42% | 0.49% |
| 11 | 0.95% | 0.49% | 0.56% | 0.87% | 0.44% | 0.51% |
| 12 | 0.88% | 0.49% | 0.58% | 0.82% | 0.45% | 0.54% |
| 13 | 0.81% | 0.54% | 0.61% | 0.78% | 0.51% | 0.58% |
| 14 | 0.74% | 0.60% | 0.66% | 0.72% | 0.58% | 0.64% |
| 15 | 0.66% | 0.66% | 0.71% | 0.66% | 0.66% | 0.71% |
| 16 | 0.66% | 0.67% | 0.74% | 0.66% | 0.67% | 0.74% |
| 17 | 0.66% | 0.68% | 0.76% | 0.66% | 0.68% | 0.76% |
| 18 | 0.66% | 0.68% | 0.79% | 0.66% | 0.68% | 0.79% |
| 19 | 0.66% | 0.69% | 0.82% | 0.66% | 0.69% | 0.82% |
| 20 | 0.66% | 0.70% | 0.84% | 0.66% | 0.70% | 0.84% |
| 21 | 0.66% | 0.71% | 0.92% | 0.66% | 0.71% | 0.92% |
| 22 | 0.66% | 0.71% | 1.00% | 0.66% | 0.71% | 1.00% |
| 23 | 0.66% | 0.74% | 1.08% | 0.66% | 0.74% | 1.08% |
| 24 | 0.66% | 0.76% | 1.18% | 0.66% | 0.76% | 1.18% |
| 25 | 0.66% | 0.79% | 1.28% | 0.66% | 0.79% | 1.28% |

B. Mortality:

Original Filing: Original mortality assumptions were based on the 1983 Individual Annuity Mortality (IAM) Table, Age Last Birthday (ALB), without mortality improvement, with selection factors grading from 50% in year 1 to 100% in years 8 and later.

Prior-2012 Filing: 1983 IAM Table, with selection grading from 21% in year 1 to 98% in years 19 and later, as indicated by actual experience through 2011.

Current Filing: The current best estimate assumption for expected mortality rates for healthy lives was derived from Genworth's actual Long Term Care mortality experience through fourth quarter of 2015, with a 1-year reporting lag. Healthy lives mortality rates vary by issue age, policy duration, benefit inflation option, marital status, risk class, and gender.

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Healthy life mortality improvement of 1% compounded per year for 10 calendar years from the projection date is assumed. Remaining projection years use the accumulated improvement of 10 years.

The following table below is a sample of the current mortality rates for cells with a married status, having compound BIO for issue age 50.

| Sample Mortality Assumption | | | | |
|-----------------------------|-------|-------|-------|-------|
| Gender | F | F | M | M |
| UW Discount | No | Yes | No | Yes |
| Duration | | | | |
| 1 | 0.04% | 0.02% | 0.08% | 0.03% |
| 2 | 0.07% | 0.03% | 0.12% | 0.05% |
| 3 | 0.08% | 0.04% | 0.15% | 0.07% |
| 4 | 0.10% | 0.04% | 0.17% | 0.08% |
| 5 | 0.11% | 0.05% | 0.19% | 0.09% |
| 6 | 0.12% | 0.06% | 0.21% | 0.10% |
| 7 | 0.13% | 0.06% | 0.23% | 0.11% |
| 8 | 0.15% | 0.07% | 0.25% | 0.12% |
| 9 | 0.16% | 0.08% | 0.27% | 0.14% |
| 10 | 0.18% | 0.09% | 0.30% | 0.15% |
| 11 | 0.19% | 0.11% | 0.33% | 0.17% |
| 12 | 0.22% | 0.12% | 0.36% | 0.19% |
| 13 | 0.26% | 0.16% | 0.46% | 0.28% |
| 14 | 0.32% | 0.23% | 0.60% | 0.43% |
| 15 | 0.41% | 0.32% | 0.81% | 0.64% |
| 16 | 0.48% | 0.39% | 0.94% | 0.78% |
| 17 | 0.56% | 0.48% | 1.10% | 0.95% |
| 18 | 0.65% | 0.59% | 1.29% | 1.17% |
| 19 | 0.76% | 0.72% | 1.50% | 1.43% |
| 20 | 0.89% | 0.89% | 1.76% | 1.76% |
| 21 | 0.98% | 0.98% | 1.93% | 1.93% |
| 22 | 1.09% | 1.09% | 2.12% | 2.12% |
| 23 | 1.20% | 1.20% | 2.31% | 2.31% |
| 24 | 1.32% | 1.32% | 2.53% | 2.53% |
| 25 | 1.44% | 1.44% | 2.76% | 2.76% |
| 26 | 1.59% | 1.59% | 3.01% | 3.01% |
| 27 | 1.76% | 1.76% | 3.27% | 3.27% |
| 28 | 1.94% | 1.94% | 3.54% | 3.54% |
| 29 | 2.15% | 2.15% | 3.82% | 3.82% |
| 30 | 2.37% | 2.37% | 4.12% | 4.12% |

C. Morbidity:

The morbidity assumption is composed of three main parts which were developed based on company experience - incidence, utilization and continuance. The latter two assumptions are referred to as severity. Claim incidence rates measure the likelihood of claim for an LTC policyholder. Utilization rates

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measure the proportion of contractually available benefits that a policyholder uses while on claim, once eligibility requirements have been met. Continuance refers to the length of time that a policyholder stays on claim once benefit eligibility requirements have been met, and is measured from the loss date of the claim. These assumptions, for original and prior, were combined into total claim costs.

Original Filing: Originally filed expected claim cost for home care and community care benefits for Choice 1 were based on 1982-1984 National Long Term Care Surveys for the first two years and company experience after. Company experience was used to develop the assumptions for the nursing home business.

Prior-2012 Filing: Expected Claim Costs were the product of attained age frequency rates and continuance curves, adjusted by utilization rates and underwriting selection factors based on actual experience through 2011.

Current Filing: The morbidity assumption is composed of three main parts which were developed based on Genworth's experience - incidence, utilization and continuance. Because the utilization and continuance assumptions vary by original care situs, the morbidity assumption also includes a claim situs mix assumption.

The healthy lives morbidity improvement factor is 1.6% per year, for 10 years. These are calendar year adjustments in the projection system.

Aggregate morbidity experience is fully credible, with over 200,000 historical claims incurred. Updated morbidity assumptions were validated through back testing and replication, and was subject to an independent third-party peer review. The four components of morbidity are described below. A benefit exhaustion assumption is no longer applicable. All projections are performed from first principles and exhaustions are implicitly recognized.

A 4% load was added to new incurred claims to account for the estimated impact of the Survivorship Benefit. In addition, an adjustment of just over 0.702% was made to account for rider claims that are paid from a different administration system. The adjustment was a percentage of premium (both base and rate increase) applied additively to the rider claims and waiver of premium.

1. Incidence Rates

The current best estimate assumption for expected incidence rates is derived from Genworth's actual Long Term Care claim incidence experience through fourth quarter of 2015, with a 1-year reporting lag. Incidence rates are derived as Claim Count / Exposure Years, and significant differences were observed when experience data was segmented by: product, issue age, gender, policy duration, benefit inflation option, benefit period, marital status, and risk class. Also, selection factors by issue age and duration are used.

Incidence rates are credibility weighted against the prior assumption. As the Choice I experience grows, it carries a greater weight in the assumption setting process. This approach mitigates volatility in the assumption due to actuarial judgment.

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The following table is a sample of claim incidence rates for a married insured, ages 55 and 65:

| Claim Incidence Rates | | | | | | | | |
|-----------------------|-------|--------|-------|--------|-------|--------|-------|--------|
| Gender | M | M | M | M | F | F | F | F |
| UW Discount | No | No | Yes | Yes | No | No | Yes | Yes |
| Issue Age | 55 | 65 | 55 | 65 | 55 | 65 | 55 | 65 |
| Duration | | | | | | | | |
| 1 | 0.04% | 0.07% | 0.03% | 0.06% | 0.05% | 0.18% | 0.02% | 0.07% |
| 2 | 0.06% | 0.14% | 0.05% | 0.11% | 0.08% | 0.24% | 0.04% | 0.12% |
| 3 | 0.07% | 0.21% | 0.05% | 0.16% | 0.10% | 0.30% | 0.05% | 0.16% |
| 4 | 0.08% | 0.30% | 0.06% | 0.22% | 0.11% | 0.41% | 0.06% | 0.23% |
| 5 | 0.09% | 0.40% | 0.06% | 0.29% | 0.12% | 0.53% | 0.07% | 0.31% |
| 6 | 0.11% | 0.51% | 0.08% | 0.36% | 0.15% | 0.66% | 0.09% | 0.39% |
| 7 | 0.14% | 0.61% | 0.10% | 0.42% | 0.18% | 0.79% | 0.11% | 0.47% |
| 8 | 0.17% | 0.73% | 0.12% | 0.49% | 0.21% | 0.93% | 0.13% | 0.57% |
| 9 | 0.21% | 0.97% | 0.14% | 0.65% | 0.25% | 1.26% | 0.16% | 0.77% |
| 10 | 0.25% | 1.21% | 0.17% | 0.81% | 0.30% | 1.60% | 0.19% | 0.99% |
| 11 | 0.30% | 1.46% | 0.20% | 0.97% | 0.35% | 1.96% | 0.22% | 1.22% |
| 12 | 0.35% | 1.75% | 0.23% | 1.15% | 0.40% | 2.34% | 0.25% | 1.47% |
| 13 | 0.41% | 2.00% | 0.26% | 1.32% | 0.49% | 2.68% | 0.27% | 1.66% |
| 14 | 0.48% | 2.35% | 0.29% | 1.63% | 0.64% | 3.14% | 0.30% | 1.95% |
| 15 | 0.53% | 2.55% | 0.31% | 1.88% | 0.74% | 3.43% | 0.30% | 2.12% |
| 16 | 0.59% | 2.89% | 0.34% | 2.17% | 0.83% | 3.91% | 0.35% | 2.43% |
| 17 | 0.73% | 3.48% | 0.42% | 2.69% | 1.01% | 4.58% | 0.44% | 3.03% |
| 18 | 0.87% | 4.10% | 0.52% | 3.27% | 1.20% | 5.29% | 0.55% | 3.76% |
| 19 | 1.02% | 4.74% | 0.63% | 3.94% | 1.42% | 6.06% | 0.69% | 4.51% |
| 20 | 1.17% | 5.40% | 0.74% | 4.57% | 1.62% | 6.89% | 0.85% | 5.30% |
| 21 | 1.32% | 6.10% | 0.84% | 5.23% | 1.83% | 7.81% | 1.02% | 6.07% |
| 22 | 1.64% | 7.01% | 1.08% | 6.16% | 2.23% | 8.64% | 1.29% | 7.11% |
| 23 | 1.96% | 7.96% | 1.38% | 7.13% | 2.65% | 9.54% | 1.59% | 8.22% |
| 24 | 2.29% | 8.80% | 1.66% | 7.91% | 3.09% | 10.02% | 1.88% | 8.96% |
| 25 | 2.64% | 9.86% | 1.95% | 8.97% | 3.56% | 10.95% | 2.19% | 10.11% |
| 26 | 2.99% | 10.99% | 2.24% | 10.08% | 4.06% | 12.08% | 2.52% | 11.35% |
| 27 | 3.60% | 11.95% | 2.83% | 11.07% | 4.75% | 13.10% | 3.19% | 12.47% |
| 28 | 4.24% | 12.93% | 3.44% | 12.08% | 5.50% | 14.25% | 3.90% | 13.72% |
| 29 | 4.90% | 13.78% | 4.07% | 12.87% | 6.30% | 15.03% | 4.67% | 14.60% |
| 30 | 5.59% | 14.59% | 4.72% | 13.67% | 7.18% | 16.09% | 5.50% | 15.78% |

2. Benefit Utilization Rates

The current best estimate assumption of expected utilization rates is derived from Genworth's actual Long Term Care paid claim experience. The DLR assumption is updated quarterly with a 6-month lag. The assumption used in GLIC's 2016 CFT are based on data from second quarter 2015 through first quarter 2016. Significant differences were observed in the utilization rates when the data was segmented by benefit increase option, care situs, product type, claim age and claim duration.

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For 2016 CFT, we updated the assumptions by using 3Q16 DLR Utilization Rates (consolidated by DBA group and claim diagnosis) at the start of the projection. We continued to use the benefit inflation rates that were developed for 2014 CFT for Reimbursement type policies. As the projection proceeds, the Utilization Rates are simply the result of dividing inflated benefits (numerator) by the inflated DBA of the policy (denominator). Projected Utilization Rates were held constant at the projection year 18 level. For each of the Reimbursement and Indemnity product types, the Utilization Rates are segmented by: care situs (3), benefit increase option (3), benefit period (2), claim age (8), and claim duration (7).

The following table is a sample of benefit utilization rates for a reimbursement policy, Limited benefit period, and with compound benefit inflation.

| Benefit Utilization Factors | | | | | | |
|-----------------------------|--------|--------|--------|--------|--------|--------|
| Age at Dis | 81 | 81 | 81 | 86 | 86 | 86 |
| Situs | ALF | HC | NH | ALF | HC | NH |
| Clm Dur (yrs) | | | | | | |
| 1 | 60.85% | 34.39% | 57.93% | 64.18% | 36.28% | 61.10% |
| 2 | 65.04% | 45.51% | 61.07% | 68.60% | 48.00% | 64.41% |
| 3 | 64.37% | 51.19% | 60.70% | 67.89% | 53.99% | 64.02% |
| 4 | 64.35% | 52.69% | 62.35% | 67.87% | 55.58% | 65.77% |
| 5 | 62.62% | 53.64% | 59.86% | 66.04% | 56.57% | 63.14% |
| 6 | 62.96% | 53.65% | 59.78% | 66.41% | 56.59% | 63.05% |
| 7 | 58.53% | 49.63% | 56.04% | 61.73% | 52.34% | 59.10% |

3. Claim Termination Rates

The current best estimate assumption of expected claim termination rates is derived from Genworth's actual Long Term Care experience for the period from inception through first quarter 2016. High terminations in early claim durations are generally followed by a flattening of the curve as acute disabilities terminate due to death or recovery. The remaining lives are permanent, long-term disabilities where recovery is unlikely. Claim terminations at these longer durations are driven by disabled life mortality rates.

For 2016 CFT there are 2 sets continuance curves – one for Reimbursement products and one for Indemnity products. We updated the assumptions by using 3Q16 DLR Claim Termination Rates (consolidated by DBA group and claim diagnosis), with further A/E adjustments by product type, claim duration, and situs of care. For each product type, the Claim Termination Rates are segmented by: care situs (3), gender (2), and benefit period (2). Each set of twelve curves varies by claim duration and claim age.

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The following table is a sample of claim termination rates for Assisted Living Facility, female, Limited benefit period, disability age 82, for the first 240 claim durations:

| Monthly Claim Termination Rates | | | | | | | |
|---------------------------------|-------|----------|-------|----------|-------|----------|-------|
| Duration | Rate | Duration | Rate | Duration | Rate | Duration | Rate |
| 1 | 0.42% | 61 | 2.00% | 121 | 2.77% | 181 | 3.38% |
| 2 | 0.26% | 62 | 2.00% | 122 | 2.77% | 182 | 3.38% |
| 3 | 0.20% | 63 | 2.00% | 123 | 2.77% | 183 | 3.38% |
| 4 | 1.47% | 64 | 2.00% | 124 | 2.77% | 184 | 3.38% |
| 5 | 1.38% | 65 | 2.00% | 125 | 2.77% | 185 | 3.38% |
| 6 | 1.32% | 66 | 2.00% | 126 | 2.77% | 186 | 3.38% |
| 7 | 1.26% | 67 | 2.00% | 127 | 2.77% | 187 | 3.38% |
| 8 | 1.23% | 68 | 2.00% | 128 | 2.77% | 188 | 3.38% |
| 9 | 1.21% | 69 | 2.00% | 129 | 2.77% | 189 | 3.38% |
| 10 | 1.18% | 70 | 2.00% | 130 | 2.77% | 190 | 3.38% |
| 11 | 1.15% | 71 | 2.00% | 131 | 2.77% | 191 | 3.38% |
| 12 | 1.12% | 72 | 2.00% | 132 | 2.77% | 192 | 3.38% |
| 13 | 1.34% | 73 | 2.27% | 133 | 2.93% | 193 | 3.61% |
| 14 | 1.33% | 74 | 2.28% | 134 | 2.93% | 194 | 3.61% |
| 15 | 1.33% | 75 | 2.29% | 135 | 2.93% | 195 | 3.61% |
| 16 | 1.33% | 76 | 2.30% | 136 | 2.93% | 196 | 3.61% |
| 17 | 1.33% | 77 | 2.31% | 137 | 2.93% | 197 | 3.61% |
| 18 | 1.33% | 78 | 2.32% | 138 | 2.93% | 198 | 3.61% |
| 19 | 1.33% | 79 | 2.33% | 139 | 2.93% | 199 | 3.61% |
| 20 | 1.33% | 80 | 2.34% | 140 | 2.93% | 200 | 3.61% |
| 21 | 1.33% | 81 | 2.35% | 141 | 2.93% | 201 | 3.61% |
| 22 | 1.33% | 82 | 2.36% | 142 | 2.93% | 202 | 3.61% |
| 23 | 1.33% | 83 | 2.37% | 143 | 2.93% | 203 | 3.61% |
| 24 | 1.33% | 84 | 2.38% | 144 | 2.93% | 204 | 3.61% |
| 25 | 1.49% | 85 | 2.39% | 145 | 3.08% | 205 | 3.74% |
| 26 | 1.49% | 86 | 2.40% | 146 | 3.08% | 206 | 3.74% |
| 27 | 1.49% | 87 | 2.42% | 147 | 3.08% | 207 | 3.74% |
| 28 | 1.49% | 88 | 2.43% | 148 | 3.08% | 208 | 3.74% |
| 29 | 1.49% | 89 | 2.44% | 149 | 3.08% | 209 | 3.74% |
| 30 | 1.49% | 90 | 2.45% | 150 | 3.08% | 210 | 3.74% |
| 31 | 1.49% | 91 | 2.46% | 151 | 3.08% | 211 | 3.74% |
| 32 | 1.49% | 92 | 2.47% | 152 | 3.08% | 212 | 3.74% |
| 33 | 1.49% | 93 | 2.49% | 153 | 3.08% | 213 | 3.74% |
| 34 | 1.49% | 94 | 2.50% | 154 | 3.08% | 214 | 3.74% |
| 35 | 1.49% | 95 | 2.51% | 155 | 3.08% | 215 | 3.74% |
| 36 | 1.49% | 96 | 2.52% | 156 | 3.08% | 216 | 3.74% |
| 37 | 1.77% | 97 | 2.53% | 157 | 3.20% | 217 | 3.80% |
| 38 | 1.77% | 98 | 2.55% | 158 | 3.20% | 218 | 3.80% |
| 39 | 1.77% | 99 | 2.56% | 159 | 3.20% | 219 | 3.80% |
| 40 | 1.77% | 100 | 2.57% | 160 | 3.20% | 220 | 3.80% |
| 41 | 1.77% | 101 | 2.59% | 161 | 3.20% | 221 | 3.80% |

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| | | | | | | | |
|----|-------|-----|-------|-----|-------|-----|-------|
| 42 | 1.77% | 102 | 2.60% | 162 | 3.20% | 222 | 3.80% |
| 43 | 1.76% | 103 | 2.61% | 163 | 3.20% | 223 | 3.80% |
| 44 | 1.77% | 104 | 2.62% | 164 | 3.20% | 224 | 3.80% |
| 45 | 1.77% | 105 | 2.64% | 165 | 3.20% | 225 | 3.80% |
| 46 | 1.76% | 106 | 2.65% | 166 | 3.20% | 226 | 3.80% |
| 47 | 1.76% | 107 | 2.66% | 167 | 3.20% | 227 | 3.80% |
| 48 | 1.76% | 108 | 2.68% | 168 | 3.20% | 228 | 3.80% |
| 49 | 2.08% | 109 | 2.69% | 169 | 3.30% | 229 | 3.98% |
| 50 | 2.08% | 110 | 2.69% | 170 | 3.30% | 230 | 3.98% |
| 51 | 2.08% | 111 | 2.69% | 171 | 3.30% | 231 | 3.98% |
| 52 | 2.08% | 112 | 2.69% | 172 | 3.30% | 232 | 3.98% |
| 53 | 2.08% | 113 | 2.69% | 173 | 3.30% | 233 | 3.98% |
| 54 | 2.08% | 114 | 2.69% | 174 | 3.30% | 234 | 3.98% |
| 55 | 2.08% | 115 | 2.69% | 175 | 3.30% | 235 | 3.98% |
| 56 | 2.08% | 116 | 2.69% | 176 | 3.30% | 236 | 3.98% |
| 57 | 2.08% | 117 | 2.69% | 177 | 3.30% | 237 | 3.98% |
| 58 | 2.08% | 118 | 2.69% | 178 | 3.30% | 238 | 3.98% |
| 59 | 2.08% | 119 | 2.69% | 179 | 3.30% | 239 | 3.98% |
| 60 | 2.08% | 120 | 2.69% | 180 | 3.30% | 240 | 3.98% |

4. Claim Situs Mix

A claims mix assumption was also used to split the incidence rates between care situs. Note that prior to 2014, Assisted Living Facility and Nursing Home were combined into "facility".

The current best estimate assumption for claim situs mix is derived from Genworth's actual Long Term Care experience. The study was performed using data from inception through second quarter 2016. The situs assumption varies by product, age at disability and marital status. The study shows a significant difference between New York and nationwide experience, so only the non-New York experience was included. At the lower attained ages, claims are more likely to be for home health care. At the higher attained ages, claims are more likely to be for facility care.

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The following table is the situs mix assumption for GLIC for selected ages:

| Final GLIC Situs Mix Assumptions for selected attained ages | | | | |
|---|------------|------------|---------------------------|---------------|
| Block | Age at Dis | %Home Care | %Assisted Living Facility | %Nursing Home |
| Choice I Marrieds | <60 | 95.0% | 1.0% | 4.0% |
| | 65 | 87.5% | 3.4% | 9.1% |
| | 70 | 81.3% | 6.0% | 12.8% |
| | 75 | 75.0% | 8.7% | 16.3% |
| | 80 | 68.7% | 11.5% | 19.8% |
| | 85 | 62.5% | 14.7% | 22.8% |
| | 90 | 56.2% | 18.6% | 25.2% |
| | 95 | 52.5% | 20.2% | 27.4% |
| Choice I Singles | <60 | 95.0% | 1.8% | 3.1% |
| | 65 | 87.5% | 4.9% | 7.6% |
| | 70 | 81.3% | 7.6% | 11.2% |
| | 75 | 75.0% | 10.8% | 14.2% |
| | 80 | 68.7% | 14.2% | 17.0% |
| | 85 | 62.5% | 17.1% | 20.4% |
| | 90 | 56.2% | 19.9% | 23.8% |
| | 95 | 52.5% | 20.7% | 26.8% |

- D. Expenses: Expenses do not affect the Lifetime Loss Ratio projections shown in this memorandum. Nor have they affected the amount of the requested rate increase. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate and the renewal commission rates will apply to the increased premium.
- E. Interest: Discounting and accumulating of earned premiums and incurred claims for the purpose of calculating historical, future and lifetime loss ratios is performed at 4%. 4% was the prevailing statutory valuation interest rate at the time of the original 2012 rate increase filing.

Although the earned rate in the past is higher than 4%, the statutory valuation interest rate, which is a view of the future, is currently lower than 4%. It is my actuarial opinion that 4% is a reasonable rate to use.

13. Premiums

Premium rates are unisex, level (with the exception of rate increases) and payable for life. The premiums vary by issue age, daily benefit, benefit period, elimination period, benefit increase option, and any applicable riders selected.

Certain underwriting discounts may have been applied to the premium rates. A preferred risk discount of 10% may have been provided to applicants in response to certain health underwriting criteria specified on the application. A spousal discount of 25% was provided to married individuals when both spouses submitted valid applications.

There are no Limited Pay lives in-force on this policy form in your state.

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14. Premium Modalization Rules

The following table shows the modal factors that are applied to the annual premium for policies, and the percentage of insureds selecting each premium mode on a nationwide basis.

| Premium Mode | Modal Factor | Lifetime | Limited |
|---------------------|---------------------|-----------------|----------------|
| Annual | 1.00 | 56.2% | 49.6% |
| Semi-Annual | 0.51 | 9.3% | 10.0% |
| Quarterly | 0.26 | 15.9% | 17.9% |
| Monthly | 0.09 | 18.7% | 22.5% |

15. Active Life Reserves and Claim Liability Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2016, have been discounted to the date of incurral of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2016, have been allocated to a calendar year of incurral and included in historic incurred claims. Discounting occurs at 4%.

16. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

17. Exhibits (Past and Future Earned Premium and Incurred Claims Projections)

We used an asset share model representing actual contracts in-force through December 31, 2016 to project earned premiums and incurred claims through 2076. We used the morbidity, voluntary lapse and mortality assumptions described in Section 12 to project life years, earned premiums and incurred claims.

Exhibit Descriptions

Exhibit I-A and II-A are for all policies.

Exhibit I-B and II-B are only for policies with Lifetime Benefit Periods.

Exhibit I-C and II-C are only for policies with Limited Benefit Periods.

- Exhibits are based on GLIC experience through December 31, 2016 for the forms affected by this rate increase to ensure maximum credibility.
- Exhibits I-A, I-B, and I-C show expected lifetime loss ratios without the requested rate increases.
- Exhibits II-A, II-B, and II-C show expected lifetime loss ratios with the requested rate increases.

Exhibit III shows our voluntary application of the 58%/85% test under the Rate Stability regulation.

Appendices A and B (attached separately) include rate tables reflecting the requested increase.

Appendix C (attached separately) includes rate tables for the Stable Premium Option.

NOTE: Actual rates implemented may vary slightly from those in Appendices A, B, and C due to rounding.

Genworth Life Insurance Company

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 Company NAIC No: 70025

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Definition of Virginia Dispositioned Rate Increases

Earned premium from rate increases prior to 2012, if any, were considered fully implemented. All such premium is included in entirety in Exhibits I and II.

The rate increases requested, beginning in 2012, were not fully dispositioned in all states. Additionally, the implementation of rate increases requested in 2015 was incomplete as of December 31, 2016. In order to avoid subsidization among states and to maximize credibility, all dispositioned rate increases in 2012 and later have been removed from nationwide premium and then the rate increases dispositioned by Virginia have been applied to nationwide data at the date of disposition.

GLIC has used Nationwide data VA forms only for developing these exhibits to ensure maximum credibility.

Exhibits I-A, I-B, and I-C

- Include the premium rate increases of 60% for Lifetime benefits and 44% for Limited benefits dispositioned by the state of Virginia in 2013 with the rate increases applied to all GLIC policies. Moreover, the projections in Exhibit I are prior to the additional rate increase requested in this filing. By excluding all rate increases from other states and applying Virginia rate increases to all GLIC policies, we have shown a projection with Virginia dispositioned rate increases.
- Show projected experience assuming the requested increase is not implemented.

Exhibits II-A, II-B, and II-C

- Include the 2013 premium rate increases dispositioned by the state of Virginia applied to all GLIC policies.
- Show projected experience assuming the requested increase is implemented.

Lifetime Loss Ratio Calculation

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_{t=j}^{2016} Pmt_t^j v^{t-j} + {}_jCR_{2016} v^{2016-j+1/2} + {}_jIBNR_{2016} v^{2016-j+1/2} - DBNR_{2016}}{EP_j}$$

LR_j = loss ratio for year j

Pmt_t^j = claim payments in year t on claims incurred in year j, assumed to occur mid-year

${}_jCR_{2016}$ = open claim reserve held on December 31, 2016 for claims incurred in year j

${}_jIBNR_{2016}$ = incurred but not reported reserve as of December 31, 2016 attributable to claims incurred in year j

$DBNR_{2016}$ = Dead But Not Reported reserve as of December 31, 2016

EP_j = earned premium in year j, assumed mid-year

j = year of incurral

v = 1 / 1.040 = 0.961538

Genworth Life Insurance Company

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A future annual loss ratio is calculated, with interest, as anticipated incurred claims divided by earned premiums. A lifetime loss ratio as of December 31, 2016 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 4%.

18. History of Previous Rate Revisions

A 60% rate increase for Lifetime benefits and a 44% rate increase for Limited benefits were dispositioned in your state on July 11, 2013.

19. Demonstration of Satisfaction of Rate Stability Requirements

These forms were originally priced, approved and issued before your state adopted the "58%/85% test" of Section 20 of the Long Term Care Insurance Model Regulation, as amended (hereinafter referred to as the Rate Stability regulation). Therefore, we do not believe that these forms are subject to the Rate Stability regulation. Exhibit III shows our voluntary application of the 58%/85% test under the Rate Stability regulation. No provisions for Moderately Adverse Experience have been included.

20. Virginia Average Annual Premium Based on Exposed Lives

| | Lifetime | Limited |
|------------------------------|----------|---------|
| Before Rate Increase* | \$2,754 | \$1,871 |
| After Rate Increase | \$4,737 | \$2,901 |

Note that some dispositioned rate increase were only partially implemented as of December 31, 2016

21. Proposed Effective Date

This rate increase will apply to policies on their anniversary date of issue or last coverage change, following a minimum 60-day policyholder notification period.

22. GLIC Nationwide Distribution of Business as of December 31, 2016 (Based on Exposed Lives)

By Issue Age:

| Issue Age | Percent Distribution | |
|-----------|----------------------|---------|
| | Lifetime | Limited |
| <55 | 46.5% | 25.0% |
| 55-59 | 29.2% | 29.3% |
| 60-64 | 16.5% | 24.6% |
| 65-69 | 6.0% | 13.2% |
| 70-74 | 1.5% | 5.8% |
| 75-59 | 0.3% | 1.8% |
| 80+ | <0.1% | 0.2% |

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By Elimination Period:

| Elimination Period | Percent Distribution | |
|--------------------|----------------------|---------|
| | Lifetime | Limited |
| 0-day | <0.1% | <0.1% |
| 30-day* | 4.0% | 3.4% |
| 50-day | 18.2% | 13.1% |
| 60-day** | <0.1% | <0.1% |
| 90-day* | 18.4% | 15.8% |
| 100-day | 59.4% | 67.7% |

*30-day and 90-day are CA only

**60-day is CO only

By Benefit Period:

| Benefit Period | Percent Distribution |
|----------------|----------------------|
| Lifetime | 35.1% |
| 12 year | 0.7% |
| 8 year | 8.6% |
| 6 year | 11.9% |
| 4 year | 23.5% |
| 3 year | 13.8% |
| 2 year | 6.2% |
| 1 year | 0.2% |

By Inflation Protection Option:

| Benefit Inflation | Percent Distribution | |
|-------------------|----------------------|---------|
| | Lifetime | Limited |
| None | 4.1% | 9.6% |
| Simple | 18.1% | 24.1% |
| Compound | 77.8% | 66.3% |

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23. Virginia and GLIC Nationwide Exposed Lives and Annualized Premium

As of December 31, 2016, the number of exposed lives in the state and GLIC Nationwide is:

| | Number of Exposed lives | | Inforce Annualized Premium | |
|-------------------|-------------------------|---------|----------------------------|---------------|
| | Lifetime | Limited | Lifetime | Limited |
| Virginia | 132 | 213 | \$363,534 | \$398,615 |
| Nationwide | 83,170 | 153,468 | \$221,657,933 | \$314,636,546 |

Genworth Life Insurance Company

**Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025**

**Actuarial Memorandum
December 2017**

24. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the American Academy of Actuaries' qualification standards for rendering this opinion and am familiar with the requirements for filing for increases in long-term care insurance premiums.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8, 18, 23, 25 and 41.

I have relied on projections completed by GLIC's In-force Actuarial team and peer reviewed by a leading external actuarial firm with strong Long Term Care experience using data, assumptions and methodologies provided by GLIC. All future projections included in this memorandum, while based on GLIC's best estimates, are uncertain and may not emerge as expected.

I have relied on statutory valuations as of December 31, 2016, for Claim Reserves (i.e., Disabled Life Reserves and Pending Claims reserves), Incurred But Not Reported reserves, and Dead But Not Reported reserves provided by GLIC's Long Term Care Valuation team.

I have also relied on actuarial assumptions developed by GLIC's Long Term Care Experience Studies team under the direction of Matthew Keppler, FSA, MAAA, who approved those assumptions in collaboration with other GLIC actuaries. The assumptions present the actuary's best judgement and are consistent with the issuer's business plan at the time of the filing. The assumptions were subsequently analyzed by a leading external actuarial firm with significant Long-Term Care experience. The external peer analysis concluded that the assumptions in the aggregate are reasonable and supported by evidence. GLIC's Executive Operating Committee reviewed and formally approved the assumptions.

I have also relied on the IFA Analytics Team for the pricing of the Stable Premium Option.

I have reviewed and taken into consideration the policy design and coverage provided and GLIC's underwriting and claims adjudication processes.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of your state when the original issued rates were first filed and accepted. In my opinion the rates are not excessive or unfairly discriminatory.



Kent Holbrook, FSA, MAAA
AVP and Actuary
Genworth Life Insurance Company

Date: December 18, 2017

**Exhibit Ia: Choice I Policy Forms
 Nationwide (VA like Forms Only) Experience Projection
 All BPs With Virginia Approved Rate Increase***

| Calendar Year | Earned Premium | Incurred Claims | Loss Ratio | Discount Factor |
|---------------|----------------|-----------------|------------|-----------------|
| 2001 | 27,531,088 | 787,609 | 2.9% | 1.83661 |
| 2002 | 179,745,463 | 11,969,899 | 6.7% | 1.76597 |
| 2003 | 350,414,916 | 22,729,646 | 6.5% | 1.69805 |
| 2004 | 419,469,445 | 33,575,781 | 8.0% | 1.63274 |
| 2005 | 427,617,712 | 55,368,697 | 12.9% | 1.56994 |
| 2006 | 426,238,545 | 61,218,229 | 14.4% | 1.50956 |
| 2007 | 421,769,492 | 75,059,060 | 17.8% | 1.45150 |
| 2008 | 413,103,662 | 103,891,091 | 25.1% | 1.39567 |
| 2009 | 402,521,940 | 134,231,968 | 33.3% | 1.34199 |
| 2010 | 392,829,022 | 163,178,165 | 41.5% | 1.29038 |
| 2011 | 383,987,872 | 166,424,356 | 43.3% | 1.24075 |
| 2012 | 374,980,756 | 204,747,267 | 54.6% | 1.19303 |
| 2013 | 365,812,461 | 245,694,734 | 67.2% | 1.14714 |
| 2014 | 409,365,298 | 276,026,138 | 67.4% | 1.10302 |
| 2015 | 449,755,262 | 302,048,350 | 67.2% | 1.06060 |
| 2016 | 482,246,176 | 387,442,724 | 80.3% | 1.01980 |
| 2017 | 454,931,833 | 384,811,554 | 84.6% | 0.98058 |
| 2018 | 437,408,602 | 404,106,672 | 92.4% | 0.94287 |
| 2019 | 419,620,729 | 431,023,393 | 102.7% | 0.90660 |
| 2020 | 401,460,961 | 458,019,509 | 114.1% | 0.87173 |
| 2021 | 382,898,967 | 481,013,366 | 125.6% | 0.83820 |
| 2022 | 363,925,069 | 499,927,772 | 137.4% | 0.80597 |
| 2023 | 344,797,598 | 520,732,473 | 151.0% | 0.77497 |
| 2024 | 325,769,375 | 544,505,585 | 167.1% | 0.74516 |
| 2025 | 307,021,020 | 564,593,364 | 183.9% | 0.71650 |
| 2026 | 288,633,080 | 583,523,355 | 202.2% | 0.68894 |
| 2027 | 270,583,236 | 609,662,915 | 225.3% | 0.66245 |
| 2028 | 252,854,198 | 642,950,272 | 254.3% | 0.63697 |
| 2029 | 235,429,760 | 676,833,053 | 287.5% | 0.61247 |
| 2030 | 218,331,915 | 704,996,381 | 322.9% | 0.58891 |
| 2031 | 201,641,946 | 727,575,506 | 360.8% | 0.56626 |
| 2032 | 185,430,747 | 747,635,729 | 403.2% | 0.54448 |
| 2033 | 169,737,425 | 765,942,485 | 451.3% | 0.52354 |
| 2034 | 154,577,287 | 781,304,495 | 505.4% | 0.50340 |
| 2035 | 140,007,154 | 788,592,632 | 563.3% | 0.48404 |
| 2036 | 126,107,017 | 788,251,170 | 625.1% | 0.46543 |
| 2037 | 112,958,747 | 783,441,726 | 693.6% | 0.44752 |
| 2038 | 100,580,228 | 770,936,162 | 766.5% | 0.43031 |
| 2039 | 88,966,900 | 746,607,368 | 839.2% | 0.41376 |
| 2040 | 78,160,562 | 710,964,795 | 909.6% | 0.39785 |
| 2041 | 68,213,360 | 668,473,650 | 980.0% | 0.38255 |
| 2042 | 59,157,270 | 625,983,151 | 1058.2% | 0.36783 |
| 2043 | 50,967,986 | 583,598,348 | 1145.0% | 0.35368 |
| 2044 | 43,600,734 | 538,520,149 | 1235.1% | 0.34008 |
| 2045 | 37,026,469 | 490,714,182 | 1325.3% | 0.32700 |
| 2046 | 31,218,352 | 440,042,021 | 1409.6% | 0.31442 |
| 2047 | 26,138,466 | 387,434,424 | 1482.2% | 0.30233 |
| 2048 | 21,729,814 | 335,194,479 | 1542.6% | 0.29070 |
| 2049 | 17,929,349 | 288,983,096 | 1611.8% | 0.27952 |
| 2050 | 14,677,555 | 249,295,785 | 1698.5% | 0.26877 |
| 2051 | 11,917,173 | 213,966,068 | 1795.4% | 0.25843 |
| 2052 | 9,597,070 | 182,138,044 | 1897.9% | 0.24849 |
| 2053 | 7,668,860 | 153,290,161 | 1998.9% | 0.23894 |
| 2054 | 6,084,744 | 127,278,113 | 2091.8% | 0.22975 |
| 2055 | 4,795,120 | 104,794,137 | 2185.4% | 0.22091 |
| 2056 | 3,753,371 | 85,872,392 | 2287.9% | 0.21241 |
| 2057 | 2,918,870 | 69,819,629 | 2392.0% | 0.20424 |
| 2058 | 2,257,153 | 56,180,695 | 2489.0% | 0.19639 |
| 2059 | 1,735,751 | 44,961,077 | 2590.3% | 0.18884 |
| 2060 | 1,325,425 | 35,820,304 | 2702.6% | 0.18157 |
| 2061 | 1,002,447 | 28,233,756 | 2816.5% | 0.17459 |
| 2062 | 750,920 | 22,072,419 | 2939.4% | 0.16787 |
| 2063 | 560,220 | 17,140,418 | 3059.6% | 0.16142 |
| 2064 | 416,931 | 13,199,418 | 3165.9% | 0.15521 |
| 2065 | 308,796 | 10,099,882 | 3270.7% | 0.14924 |
| 2066 | 225,941 | 7,659,014 | 3389.8% | 0.14350 |
| 2067 | 162,743 | 5,708,591 | 3507.7% | 0.13798 |
| 2068 | 116,784 | 4,138,295 | 3543.5% | 0.13267 |
| 2069 | 83,480 | 2,927,343 | 3506.6% | 0.12757 |
| 2070 | 59,319 | 2,044,553 | 3446.7% | 0.12266 |
| 2071 | 41,947 | 1,418,746 | 3382.3% | 0.11795 |
| 2072 | 29,485 | 977,267 | 3314.4% | 0.11341 |
| 2073 | 20,393 | 667,493 | 3273.1% | 0.10905 |
| 2074 | 13,738 | 452,408 | 3293.1% | 0.10485 |
| 2075 | 9,284 | 306,134 | 3297.3% | 0.10082 |
| 2076 | 6,276 | 205,346 | 3272.0% | 0.09694 |
| PV Past | 7,962,271,186 | 2,692,520,482 | 33.8% | |
| PV Future | 4,553,636,057 | 11,052,845,484 | 242.7% | |
| PV Total | 12,515,907,244 | 13,745,365,966 | 109.8% | |

*Includes 2012 and later rate stability rate increases approved in Virginia applied to all policies nationwide (VA like forms only), but prior to the rate increase requested in this filing

**Exhibit Ib: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Lifetime Benefit Periods With Virginia Approved Rate Increase***

| Calendar Year | Earned Premium | Incurred Claims | Loss Ratio | Discount Factor |
|---------------|----------------|-----------------|------------|-----------------|
| 2001 | 10,018,435 | 475,536 | 4.7% | 1.83661 |
| 2002 | 64,056,887 | 6,630,895 | 10.4% | 1.76597 |
| 2003 | 126,779,102 | 9,236,233 | 7.3% | 1.69805 |
| 2004 | 155,696,483 | 13,415,188 | 8.6% | 1.63274 |
| 2005 | 160,671,812 | 29,091,439 | 18.1% | 1.56994 |
| 2006 | 161,728,762 | 24,011,030 | 14.8% | 1.50956 |
| 2007 | 161,104,148 | 26,639,353 | 16.5% | 1.45150 |
| 2008 | 158,361,256 | 44,844,803 | 28.3% | 1.39567 |
| 2009 | 154,848,299 | 50,306,627 | 32.5% | 1.34199 |
| 2010 | 151,724,219 | 65,063,697 | 42.9% | 1.29038 |
| 2011 | 149,063,188 | 59,610,456 | 40.0% | 1.24075 |
| 2012 | 146,511,959 | 68,464,814 | 46.7% | 1.19303 |
| 2013 | 144,053,067 | 86,829,513 | 60.3% | 1.14714 |
| 2014 | 166,848,573 | 106,511,642 | 63.8% | 1.10302 |
| 2015 | 188,635,065 | 108,356,268 | 57.4% | 1.06060 |
| 2016 | 208,822,676 | 158,124,826 | 75.7% | 1.01980 |
| 2017 | 200,593,580 | 123,830,712 | 61.7% | 0.98058 |
| 2018 | 194,931,957 | 133,729,101 | 68.6% | 0.94287 |
| 2019 | 188,985,654 | 146,564,399 | 77.6% | 0.90660 |
| 2020 | 182,737,903 | 160,009,698 | 87.6% | 0.87173 |
| 2021 | 176,152,087 | 172,286,247 | 97.8% | 0.83820 |
| 2022 | 169,248,036 | 183,338,598 | 108.3% | 0.80597 |
| 2023 | 162,115,510 | 195,783,452 | 120.8% | 0.77497 |
| 2024 | 154,861,460 | 209,955,963 | 135.6% | 0.74516 |
| 2025 | 147,542,309 | 223,144,113 | 151.2% | 0.71650 |
| 2026 | 140,202,450 | 236,060,908 | 168.4% | 0.68894 |
| 2027 | 132,852,672 | 252,129,661 | 189.8% | 0.66245 |
| 2028 | 125,484,261 | 272,160,068 | 216.9% | 0.63697 |
| 2029 | 118,098,707 | 293,451,752 | 248.5% | 0.61247 |
| 2030 | 110,715,416 | 313,053,578 | 282.8% | 0.58891 |
| 2031 | 103,372,154 | 330,682,364 | 319.9% | 0.56626 |
| 2032 | 96,107,664 | 347,173,282 | 361.2% | 0.54448 |
| 2033 | 88,946,133 | 363,169,722 | 408.3% | 0.52354 |
| 2034 | 81,907,233 | 378,093,995 | 461.6% | 0.50340 |
| 2035 | 75,024,468 | 389,320,761 | 518.9% | 0.48404 |
| 2036 | 68,346,734 | 397,112,882 | 581.0% | 0.46543 |
| 2037 | 61,920,126 | 402,317,557 | 649.7% | 0.44752 |
| 2038 | 55,765,833 | 402,868,697 | 722.4% | 0.43031 |
| 2039 | 49,898,752 | 396,600,065 | 794.8% | 0.41376 |
| 2040 | 44,353,431 | 383,769,658 | 865.3% | 0.39785 |
| 2041 | 39,171,575 | 367,223,099 | 937.5% | 0.38255 |
| 2042 | 34,379,126 | 350,374,532 | 1019.1% | 0.36783 |
| 2043 | 29,976,954 | 332,820,139 | 1110.3% | 0.35368 |
| 2044 | 25,955,828 | 312,757,490 | 1205.0% | 0.34008 |
| 2045 | 22,313,190 | 290,043,541 | 1299.9% | 0.32700 |
| 2046 | 19,046,309 | 264,524,080 | 1388.8% | 0.31442 |
| 2047 | 16,145,285 | 236,730,627 | 1466.3% | 0.30233 |
| 2048 | 13,588,383 | 208,155,305 | 1531.9% | 0.29070 |
| 2049 | 11,349,879 | 182,422,430 | 1607.3% | 0.27952 |
| 2050 | 9,404,705 | 159,932,072 | 1700.6% | 0.26877 |
| 2051 | 7,727,954 | 139,507,752 | 1805.2% | 0.25843 |
| 2052 | 6,296,674 | 120,678,656 | 1916.5% | 0.24849 |
| 2053 | 5,088,511 | 103,168,304 | 2027.5% | 0.23894 |
| 2054 | 4,080,849 | 86,987,929 | 2131.6% | 0.22975 |
| 2055 | 3,249,206 | 72,684,346 | 2237.0% | 0.22091 |
| 2056 | 2,569,337 | 60,384,490 | 2350.2% | 0.21241 |
| 2057 | 2,017,997 | 49,712,374 | 2463.5% | 0.20424 |
| 2058 | 1,574,246 | 40,482,342 | 2571.5% | 0.19639 |
| 2059 | 1,219,588 | 32,797,089 | 2689.2% | 0.18884 |
| 2060 | 937,750 | 26,450,908 | 2820.7% | 0.18157 |
| 2061 | 715,143 | 21,106,721 | 2951.4% | 0.17459 |
| 2062 | 541,039 | 16,689,454 | 3084.7% | 0.16787 |
| 2063 | 406,810 | 13,093,235 | 3218.5% | 0.16142 |
| 2064 | 304,339 | 10,172,251 | 3342.4% | 0.15521 |
| 2065 | 226,321 | 7,847,481 | 3467.4% | 0.14924 |
| 2066 | 166,782 | 5,995,493 | 3594.8% | 0.14350 |
| 2067 | 121,677 | 4,502,239 | 3700.1% | 0.13798 |
| 2068 | 88,145 | 3,284,597 | 3726.3% | 0.13267 |
| 2069 | 63,390 | 2,336,102 | 3685.3% | 0.12757 |
| 2070 | 45,215 | 1,642,395 | 3632.4% | 0.12266 |
| 2071 | 32,004 | 1,147,871 | 3586.7% | 0.11795 |
| 2072 | 22,445 | 796,668 | 3549.4% | 0.11341 |
| 2073 | 15,570 | 548,573 | 3523.3% | 0.10905 |
| 2074 | 10,665 | 374,534 | 3511.8% | 0.10485 |
| 2075 | 7,275 | 255,032 | 3505.7% | 0.10082 |
| 2076 | 4,929 | 171,701 | 3483.2% | 0.09694 |
| PV Past | 3,077,897,881 | 1,033,722,296 | 33.6% | |
| PV Future | 2,184,197,435 | 5,027,728,720 | 230.2% | |
| PV Total | 5,262,095,316 | 6,061,451,016 | 115.2% | |

*Includes 2012 and later rate stability rate increases approved in Virginia applied to lifetime policies nationwide (VA like forms only), but prior to the rate increase requested in this filing

**Exhibit Ic: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With Virginia Approved Rate Increase***

| Calendar Year | Earned Premium | Incurred Claims | Loss Ratio | Discount Factor |
|---------------|----------------|-----------------|------------|-----------------|
| 2001 | 17,512,652 | 312,072 | 1.8% | 1.83661 |
| 2002 | 115,688,577 | 5,339,004 | 4.6% | 1.76597 |
| 2003 | 223,635,814 | 13,493,413 | 6.0% | 1.69805 |
| 2004 | 263,772,963 | 20,160,592 | 7.6% | 1.63274 |
| 2005 | 266,945,900 | 26,277,258 | 9.8% | 1.56994 |
| 2006 | 264,509,782 | 37,207,199 | 14.1% | 1.50956 |
| 2007 | 260,665,343 | 48,419,708 | 18.6% | 1.45150 |
| 2008 | 254,742,406 | 59,046,288 | 23.2% | 1.39567 |
| 2009 | 247,673,640 | 83,925,341 | 33.9% | 1.34199 |
| 2010 | 241,104,803 | 98,114,468 | 40.7% | 1.29038 |
| 2011 | 234,924,683 | 106,813,900 | 45.5% | 1.24075 |
| 2012 | 228,468,797 | 136,282,453 | 59.7% | 1.19303 |
| 2013 | 221,759,394 | 158,865,221 | 71.6% | 1.14714 |
| 2014 | 242,516,724 | 169,514,496 | 69.9% | 1.10302 |
| 2015 | 261,120,197 | 193,692,081 | 74.2% | 1.06060 |
| 2016 | 273,423,500 | 229,317,898 | 83.9% | 1.01980 |
| 2017 | 254,338,254 | 260,980,842 | 102.6% | 0.98058 |
| 2018 | 242,476,645 | 270,377,571 | 111.5% | 0.94287 |
| 2019 | 230,635,075 | 284,458,994 | 123.3% | 0.90660 |
| 2020 | 218,723,059 | 298,009,811 | 136.2% | 0.87173 |
| 2021 | 206,746,881 | 308,727,119 | 149.3% | 0.83820 |
| 2022 | 194,677,033 | 316,589,174 | 162.6% | 0.80597 |
| 2023 | 182,682,088 | 324,949,021 | 177.9% | 0.77497 |
| 2024 | 170,907,916 | 334,549,622 | 195.7% | 0.74516 |
| 2025 | 159,478,711 | 341,449,251 | 214.1% | 0.71650 |
| 2026 | 148,430,630 | 347,462,447 | 234.1% | 0.68894 |
| 2027 | 137,730,564 | 357,533,254 | 259.6% | 0.66245 |
| 2028 | 127,369,937 | 370,790,204 | 291.1% | 0.63697 |
| 2029 | 117,331,053 | 383,381,302 | 326.8% | 0.61247 |
| 2030 | 107,616,499 | 391,942,803 | 364.2% | 0.58891 |
| 2031 | 98,269,792 | 396,893,142 | 403.9% | 0.56626 |
| 2032 | 89,323,083 | 400,462,447 | 448.3% | 0.54448 |
| 2033 | 80,791,292 | 402,772,763 | 498.5% | 0.52354 |
| 2034 | 72,670,054 | 403,210,500 | 554.9% | 0.50340 |
| 2035 | 64,982,686 | 399,271,870 | 614.4% | 0.48404 |
| 2036 | 57,760,283 | 391,138,288 | 677.2% | 0.46543 |
| 2037 | 51,038,620 | 381,124,169 | 746.7% | 0.44752 |
| 2038 | 44,814,395 | 368,067,465 | 821.3% | 0.43031 |
| 2039 | 39,068,149 | 350,007,303 | 895.9% | 0.41376 |
| 2040 | 33,807,131 | 327,195,137 | 967.8% | 0.39785 |
| 2041 | 29,041,785 | 301,250,551 | 1037.3% | 0.38255 |
| 2042 | 24,778,144 | 275,608,619 | 1112.3% | 0.36783 |
| 2043 | 20,991,032 | 250,778,209 | 1194.7% | 0.35368 |
| 2044 | 17,644,907 | 225,762,659 | 1279.5% | 0.34008 |
| 2045 | 14,713,279 | 200,670,641 | 1363.9% | 0.32700 |
| 2046 | 12,172,043 | 175,517,941 | 1442.0% | 0.31442 |
| 2047 | 9,993,181 | 150,703,798 | 1508.1% | 0.30233 |
| 2048 | 8,141,431 | 127,039,174 | 1560.4% | 0.29070 |
| 2049 | 6,579,470 | 106,560,666 | 1619.6% | 0.27952 |
| 2050 | 5,272,851 | 89,363,713 | 1694.8% | 0.26877 |
| 2051 | 4,189,219 | 74,458,316 | 1777.4% | 0.25843 |
| 2052 | 3,300,396 | 61,459,388 | 1862.2% | 0.24849 |
| 2053 | 2,580,350 | 50,121,857 | 1942.4% | 0.23894 |
| 2054 | 2,003,895 | 40,290,184 | 2010.6% | 0.22975 |
| 2055 | 1,545,914 | 32,109,791 | 2077.1% | 0.22091 |
| 2056 | 1,184,034 | 25,487,903 | 2152.6% | 0.21241 |
| 2057 | 900,873 | 20,107,255 | 2232.0% | 0.20424 |
| 2058 | 682,907 | 15,698,352 | 2298.8% | 0.19639 |
| 2059 | 516,162 | 12,163,988 | 2356.6% | 0.18884 |
| 2060 | 387,675 | 9,369,395 | 2416.8% | 0.18157 |
| 2061 | 287,305 | 7,127,035 | 2480.7% | 0.17459 |
| 2062 | 209,881 | 5,382,965 | 2564.8% | 0.16787 |
| 2063 | 153,411 | 4,047,183 | 2638.1% | 0.16142 |
| 2064 | 112,592 | 3,027,167 | 2688.6% | 0.15521 |
| 2065 | 82,475 | 2,252,401 | 2731.0% | 0.14924 |
| 2066 | 59,159 | 1,663,521 | 2811.9% | 0.14350 |
| 2067 | 41,065 | 1,206,352 | 2937.6% | 0.13798 |
| 2068 | 28,639 | 853,697 | 2980.9% | 0.13267 |
| 2069 | 20,090 | 591,241 | 2942.9% | 0.12757 |
| 2070 | 14,104 | 402,158 | 2851.3% | 0.12266 |
| 2071 | 9,943 | 270,875 | 2724.3% | 0.11795 |
| 2072 | 7,040 | 180,599 | 2565.2% | 0.11341 |
| 2073 | 4,824 | 118,920 | 2465.3% | 0.10905 |
| 2074 | 3,073 | 77,874 | 2534.0% | 0.10485 |
| 2075 | 2,010 | 51,102 | 2542.9% | 0.10082 |
| 2076 | 1,347 | 33,645 | 2498.6% | 0.09694 |
| PV Past | 4,884,373,306 | 1,658,798,186 | 34.0% | |
| PV Future | 2,369,438,622 | 6,025,116,765 | 254.3% | |
| PV Total | 7,253,811,927 | 7,683,914,950 | 105.9% | |

*Includes 2012 and later rate stability rate increases approved in Virginia applied to limited policies nationwide (VA like forms only), but prior to the rate increase requested in this filing

**Exhibit IIa: Choice I Policy Forms
 Nationwide (VA like Forms Only) Experience Projection
 All BPs With 72% Lifetime And 55% Limited Rate Increases***

| Calendar Year | Earned Premium | Incurred Claims | Loss Ratio | Discount Factor |
|---------------|----------------|-----------------|------------|-----------------|
| 2001 | 27,531,088 | 787,609 | 2.9% | 1.83661 |
| 2002 | 179,745,463 | 11,969,899 | 6.7% | 1.76597 |
| 2003 | 350,414,916 | 22,729,646 | 6.5% | 1.69805 |
| 2004 | 419,469,445 | 33,575,781 | 8.0% | 1.63274 |
| 2005 | 427,617,712 | 55,368,697 | 12.9% | 1.56994 |
| 2006 | 426,238,545 | 61,218,229 | 14.4% | 1.50956 |
| 2007 | 421,769,492 | 75,059,060 | 17.8% | 1.45150 |
| 2008 | 413,103,662 | 103,891,091 | 25.1% | 1.39567 |
| 2009 | 402,521,940 | 134,231,968 | 33.3% | 1.34199 |
| 2010 | 392,829,022 | 163,178,165 | 41.5% | 1.29038 |
| 2011 | 383,987,872 | 166,424,356 | 43.3% | 1.24075 |
| 2012 | 374,980,756 | 204,747,267 | 54.6% | 1.19303 |
| 2013 | 365,812,461 | 245,694,734 | 67.2% | 1.14714 |
| 2014 | 409,365,298 | 276,026,138 | 67.4% | 1.10302 |
| 2015 | 449,755,262 | 302,048,350 | 67.2% | 1.06060 |
| 2016 | 482,246,176 | 387,442,724 | 80.3% | 1.01980 |
| 2017 | 454,931,833 | 384,811,554 | 84.6% | 0.98058 |
| 2018 | 458,998,417 | 405,798,785 | 88.4% | 0.94287 |
| 2019 | 674,347,743 | 450,796,430 | 66.8% | 0.90660 |
| 2020 | 647,351,009 | 477,429,892 | 73.8% | 0.87173 |
| 2021 | 619,097,705 | 500,132,496 | 80.8% | 0.83820 |
| 2022 | 589,718,005 | 518,734,171 | 88.0% | 0.80597 |
| 2023 | 559,714,723 | 539,347,554 | 96.4% | 0.77497 |
| 2024 | 529,605,920 | 563,041,200 | 106.3% | 0.74516 |
| 2025 | 499,748,643 | 582,937,148 | 116.6% | 0.71650 |
| 2026 | 470,312,513 | 601,653,196 | 127.9% | 0.68894 |
| 2027 | 441,317,100 | 627,794,418 | 142.3% | 0.66245 |
| 2028 | 412,755,291 | 661,242,862 | 160.2% | 0.63697 |
| 2029 | 384,616,501 | 695,246,095 | 180.8% | 0.61247 |
| 2030 | 356,952,899 | 723,354,888 | 202.6% | 0.58891 |
| 2031 | 329,904,553 | 745,726,443 | 226.0% | 0.56626 |
| 2032 | 303,595,006 | 765,521,348 | 252.2% | 0.54448 |
| 2033 | 278,093,099 | 783,526,287 | 281.7% | 0.52354 |
| 2034 | 253,428,845 | 798,490,439 | 315.1% | 0.50340 |
| 2035 | 229,698,395 | 805,057,119 | 350.5% | 0.48404 |
| 2036 | 207,035,147 | 803,701,728 | 388.2% | 0.46543 |
| 2037 | 185,575,133 | 797,823,607 | 429.9% | 0.44752 |
| 2038 | 165,352,154 | 784,202,176 | 474.3% | 0.43031 |
| 2039 | 146,361,841 | 758,663,702 | 518.3% | 0.41376 |
| 2040 | 128,675,197 | 721,750,316 | 560.9% | 0.39785 |
| 2041 | 112,380,826 | 678,001,205 | 603.3% | 0.38255 |
| 2042 | 97,532,059 | 634,356,977 | 650.4% | 0.36783 |
| 2043 | 84,092,580 | 590,925,389 | 702.7% | 0.35368 |
| 2044 | 71,991,417 | 544,870,687 | 756.9% | 0.34008 |
| 2045 | 61,183,286 | 496,154,789 | 810.9% | 0.32700 |
| 2046 | 51,626,172 | 444,634,101 | 861.3% | 0.31442 |
| 2047 | 43,259,320 | 391,245,348 | 904.4% | 0.30233 |
| 2048 | 35,991,236 | 338,305,970 | 940.0% | 0.29070 |
| 2049 | 29,719,970 | 291,514,358 | 980.9% | 0.27952 |
| 2050 | 24,349,011 | 251,356,445 | 1032.3% | 0.26877 |
| 2051 | 19,785,371 | 215,636,388 | 1089.9% | 0.25843 |
| 2052 | 15,945,894 | 183,482,275 | 1150.7% | 0.24849 |
| 2053 | 12,751,780 | 154,361,046 | 1210.5% | 0.23894 |
| 2054 | 10,125,097 | 128,120,636 | 1265.4% | 0.22975 |
| 2055 | 7,984,802 | 105,451,326 | 1320.7% | 0.22091 |
| 2056 | 6,254,512 | 86,382,447 | 1381.1% | 0.21241 |
| 2057 | 4,867,307 | 70,212,457 | 1442.5% | 0.20424 |
| 2058 | 3,766,209 | 56,480,337 | 1499.7% | 0.19639 |
| 2059 | 2,897,743 | 45,188,424 | 1559.4% | 0.18884 |
| 2060 | 2,213,827 | 35,991,955 | 1625.8% | 0.18157 |
| 2061 | 1,675,368 | 28,361,951 | 1692.9% | 0.17459 |
| 2062 | 1,255,902 | 22,167,345 | 1765.1% | 0.16787 |
| 2063 | 937,499 | 17,210,257 | 1835.8% | 0.16142 |
| 2064 | 697,981 | 13,250,364 | 1898.4% | 0.15521 |
| 2065 | 517,108 | 10,136,786 | 1960.3% | 0.14924 |
| 2066 | 378,562 | 7,685,502 | 2030.2% | 0.14350 |
| 2067 | 272,936 | 5,727,308 | 2098.4% | 0.13798 |
| 2068 | 196,000 | 4,151,212 | 2118.0% | 0.13267 |
| 2069 | 140,170 | 2,936,070 | 2094.6% | 0.12757 |
| 2070 | 99,631 | 2,050,386 | 2058.0% | 0.12266 |
| 2071 | 70,458 | 1,422,621 | 2019.1% | 0.11795 |
| 2072 | 49,518 | 979,822 | 1978.7% | 0.11341 |
| 2073 | 34,257 | 669,165 | 1953.4% | 0.10905 |
| 2074 | 23,107 | 453,494 | 1962.6% | 0.10485 |
| 2075 | 15,628 | 306,837 | 1963.4% | 0.10082 |
| 2076 | 10,566 | 205,798 | 1947.8% | 0.09694 |
| PV Past | 7,962,271,186 | 2,692,520,482 | 33.8% | |
| PV Future | 6,888,046,263 | 11,314,326,229 | 164.3% | |
| PV Total | 14,850,317,449 | 14,006,846,711 | 94.3% | |

*Includes 2012 and later rate stability rate increases approved in Virginia applied to all policies nationwide (VA like forms only) and the rate increase requested in this filing

**Exhibit IIb: Choice I Policy Forms
 Nationwide (VA like Forms Only) Experience Projection
 Lifetime Benefit Periods With 72% Lifetime Rate Increase***

| Calendar Year | Earned Premium | Incurred Claims | Loss Ratio | Discount Factor |
|---------------|----------------|-----------------|------------|-----------------|
| 2001 | 10,018,435 | 475,536 | 4.7% | 1.83661 |
| 2002 | 64,056,887 | 6,630,895 | 10.4% | 1.76597 |
| 2003 | 126,779,102 | 9,236,233 | 7.3% | 1.69805 |
| 2004 | 155,696,483 | 13,415,188 | 8.6% | 1.63274 |
| 2005 | 160,671,812 | 29,091,439 | 18.1% | 1.56994 |
| 2006 | 161,728,762 | 24,011,030 | 14.8% | 1.50956 |
| 2007 | 161,104,148 | 26,639,353 | 16.5% | 1.45150 |
| 2008 | 158,361,256 | 44,844,803 | 28.3% | 1.39567 |
| 2009 | 154,848,299 | 50,306,627 | 32.5% | 1.34199 |
| 2010 | 151,724,219 | 65,063,697 | 42.9% | 1.29038 |
| 2011 | 149,063,188 | 59,610,456 | 40.0% | 1.24075 |
| 2012 | 146,511,959 | 68,464,814 | 46.7% | 1.19303 |
| 2013 | 144,053,067 | 86,829,513 | 60.3% | 1.14714 |
| 2014 | 166,848,573 | 106,511,642 | 63.8% | 1.10302 |
| 2015 | 188,635,065 | 108,356,268 | 57.4% | 1.06060 |
| 2016 | 208,822,676 | 158,124,826 | 75.7% | 1.01980 |
| 2017 | 200,593,580 | 123,830,712 | 61.7% | 0.98058 |
| 2018 | 206,077,409 | 134,475,034 | 65.3% | 0.94287 |
| 2019 | 321,231,222 | 155,487,762 | 48.4% | 0.90660 |
| 2020 | 311,249,857 | 168,968,617 | 54.3% | 0.87173 |
| 2021 | 300,556,603 | 181,294,238 | 60.3% | 0.83820 |
| 2022 | 289,201,150 | 192,370,895 | 66.5% | 0.80597 |
| 2023 | 277,348,867 | 204,904,480 | 73.9% | 0.77497 |
| 2024 | 265,204,917 | 219,225,589 | 82.7% | 0.74516 |
| 2025 | 252,879,654 | 232,500,672 | 91.9% | 0.71650 |
| 2026 | 240,460,464 | 245,481,466 | 102.1% | 0.68894 |
| 2027 | 227,977,797 | 261,714,109 | 114.8% | 0.66245 |
| 2028 | 215,427,285 | 281,999,482 | 130.9% | 0.63697 |
| 2029 | 202,819,126 | 303,533,258 | 149.7% | 0.61247 |
| 2030 | 190,192,831 | 323,282,251 | 170.0% | 0.58891 |
| 2031 | 177,618,348 | 340,967,885 | 192.0% | 0.56626 |
| 2032 | 165,166,722 | 357,466,828 | 216.4% | 0.54448 |
| 2033 | 152,882,582 | 373,439,095 | 244.3% | 0.52354 |
| 2034 | 140,801,312 | 388,274,390 | 275.8% | 0.50340 |
| 2035 | 128,982,587 | 399,212,870 | 309.5% | 0.48404 |
| 2036 | 117,511,672 | 406,535,674 | 346.0% | 0.46543 |
| 2037 | 106,468,826 | 411,216,131 | 386.2% | 0.44752 |
| 2038 | 95,892,346 | 411,186,600 | 428.8% | 0.43031 |
| 2039 | 85,807,865 | 404,254,233 | 471.1% | 0.41376 |
| 2040 | 76,275,114 | 390,700,256 | 512.2% | 0.39785 |
| 2041 | 67,366,059 | 373,425,222 | 554.3% | 0.38255 |
| 2042 | 59,125,936 | 355,901,014 | 601.9% | 0.36783 |
| 2043 | 51,556,480 | 337,722,740 | 655.1% | 0.35368 |
| 2044 | 44,641,812 | 317,063,988 | 710.2% | 0.34008 |
| 2045 | 38,377,704 | 293,780,918 | 765.5% | 0.32700 |
| 2046 | 32,759,507 | 267,717,883 | 817.2% | 0.31442 |
| 2047 | 27,769,890 | 239,412,861 | 862.1% | 0.30233 |
| 2048 | 23,372,018 | 210,371,174 | 900.1% | 0.29070 |
| 2049 | 19,521,791 | 184,246,611 | 943.8% | 0.27952 |
| 2050 | 16,176,092 | 161,434,629 | 998.0% | 0.26877 |
| 2051 | 13,292,082 | 140,740,011 | 1058.8% | 0.25843 |
| 2052 | 10,830,280 | 121,681,838 | 1123.5% | 0.24849 |
| 2053 | 8,752,238 | 103,976,464 | 1188.0% | 0.23894 |
| 2054 | 7,019,060 | 87,630,685 | 1248.5% | 0.22975 |
| 2055 | 5,588,634 | 73,190,954 | 1309.6% | 0.22091 |
| 2056 | 4,419,260 | 60,781,513 | 1375.4% | 0.21241 |
| 2057 | 3,470,954 | 50,020,874 | 1441.1% | 0.20424 |
| 2058 | 2,707,703 | 40,719,647 | 1503.8% | 0.19639 |
| 2059 | 2,097,692 | 32,978,674 | 1572.1% | 0.18884 |
| 2060 | 1,612,931 | 26,589,175 | 1648.5% | 0.18157 |
| 2061 | 1,230,046 | 21,210,869 | 1724.4% | 0.17459 |
| 2062 | 930,586 | 16,767,203 | 1801.8% | 0.16787 |
| 2063 | 699,713 | 13,150,850 | 1879.5% | 0.16142 |
| 2064 | 523,463 | 10,214,546 | 1951.3% | 0.15521 |
| 2065 | 389,271 | 7,878,298 | 2023.9% | 0.14924 |
| 2066 | 286,865 | 6,017,732 | 2097.8% | 0.14350 |
| 2067 | 209,285 | 4,518,045 | 2158.8% | 0.13798 |
| 2068 | 151,610 | 3,295,563 | 2173.7% | 0.13267 |
| 2069 | 109,030 | 2,343,545 | 2149.4% | 0.12757 |
| 2070 | 77,770 | 1,647,395 | 2118.3% | 0.12266 |
| 2071 | 55,046 | 1,151,210 | 2091.3% | 0.11795 |
| 2072 | 38,606 | 798,880 | 2069.3% | 0.11341 |
| 2073 | 26,780 | 550,028 | 2053.9% | 0.10905 |
| 2074 | 18,344 | 375,484 | 2046.9% | 0.10485 |
| 2075 | 12,513 | 255,650 | 2043.1% | 0.10082 |
| 2076 | 8,479 | 172,099 | 2029.8% | 0.09694 |
| PV Past | 3,077,897,881 | 1,033,722,296 | 33.6% | |
| PV Future | 3,479,232,727 | 5,169,270,944 | 148.6% | |
| PV Total | 6,557,130,608 | 6,202,993,240 | 94.6% | |

*Includes 2012 and later rate stability rate increases approved in Virginia applied to lifetime policies nationwide (VA like forms only) and the rate increase requested in this filing

**Exhibit IIc: Choice I Policy Forms
 Nationwide (VA like Forms Only) Experience Projection
 Limited Benefit Periods With 55% Limited Rate Increase***

| Calendar Year | Earned Premium | Incurred Claims | Loss Ratio | Discount Factor |
|---------------|----------------|-----------------|------------|-----------------|
| 2001 | 17,512,652 | 312,072 | 1.8% | 1.83661 |
| 2002 | 115,688,577 | 5,339,004 | 4.6% | 1.76597 |
| 2003 | 223,635,814 | 13,493,413 | 6.0% | 1.69805 |
| 2004 | 263,772,963 | 20,160,592 | 7.6% | 1.63274 |
| 2005 | 266,945,900 | 26,277,258 | 9.8% | 1.56994 |
| 2006 | 264,509,782 | 37,207,199 | 14.1% | 1.50956 |
| 2007 | 260,665,343 | 48,419,708 | 18.6% | 1.45150 |
| 2008 | 254,742,406 | 59,046,288 | 23.2% | 1.39567 |
| 2009 | 247,673,640 | 83,925,341 | 33.9% | 1.34199 |
| 2010 | 241,104,803 | 98,114,468 | 40.7% | 1.29038 |
| 2011 | 234,924,683 | 106,813,900 | 45.5% | 1.24075 |
| 2012 | 228,468,797 | 136,282,453 | 59.7% | 1.19303 |
| 2013 | 221,759,394 | 158,865,221 | 71.6% | 1.14714 |
| 2014 | 242,516,724 | 169,514,496 | 69.9% | 1.10302 |
| 2015 | 261,120,197 | 193,692,081 | 74.2% | 1.06060 |
| 2016 | 273,423,500 | 229,317,898 | 83.9% | 1.01980 |
| 2017 | 254,338,254 | 260,980,842 | 102.6% | 0.98058 |
| 2018 | 252,921,008 | 271,323,751 | 107.3% | 0.94287 |
| 2019 | 353,116,521 | 295,308,668 | 83.6% | 0.90660 |
| 2020 | 336,101,151 | 308,461,275 | 91.8% | 0.87173 |
| 2021 | 318,541,102 | 318,838,259 | 100.1% | 0.83820 |
| 2022 | 300,516,855 | 326,363,276 | 108.6% | 0.80597 |
| 2023 | 282,365,856 | 334,443,074 | 118.4% | 0.77497 |
| 2024 | 264,401,003 | 343,815,611 | 130.0% | 0.74516 |
| 2025 | 246,868,989 | 350,436,476 | 142.0% | 0.71650 |
| 2026 | 229,852,049 | 356,171,730 | 155.0% | 0.68894 |
| 2027 | 213,339,303 | 366,080,309 | 171.6% | 0.66245 |
| 2028 | 197,328,006 | 379,243,381 | 192.2% | 0.63697 |
| 2029 | 181,797,375 | 391,712,838 | 215.5% | 0.61247 |
| 2030 | 166,760,068 | 400,072,637 | 239.9% | 0.58891 |
| 2031 | 152,286,204 | 404,758,558 | 265.8% | 0.56626 |
| 2032 | 138,428,283 | 408,054,520 | 294.8% | 0.54448 |
| 2033 | 125,210,517 | 410,087,192 | 327.5% | 0.52354 |
| 2034 | 112,627,534 | 410,216,049 | 364.2% | 0.50340 |
| 2035 | 100,715,809 | 405,844,249 | 403.0% | 0.48404 |
| 2036 | 89,523,475 | 397,166,054 | 443.6% | 0.46543 |
| 2037 | 79,106,307 | 386,607,476 | 488.7% | 0.44752 |
| 2038 | 69,459,809 | 373,015,576 | 537.0% | 0.43031 |
| 2039 | 60,553,976 | 354,409,469 | 585.3% | 0.41376 |
| 2040 | 52,400,083 | 331,050,060 | 631.8% | 0.39785 |
| 2041 | 45,014,767 | 304,575,982 | 676.6% | 0.38255 |
| 2042 | 38,406,123 | 278,455,963 | 725.0% | 0.36783 |
| 2043 | 32,536,099 | 253,202,649 | 778.2% | 0.35368 |
| 2044 | 27,349,605 | 227,806,699 | 832.9% | 0.34008 |
| 2045 | 22,805,582 | 202,373,871 | 887.4% | 0.32700 |
| 2046 | 18,866,666 | 176,916,218 | 937.7% | 0.31442 |
| 2047 | 15,489,430 | 151,832,487 | 980.2% | 0.30233 |
| 2048 | 12,619,218 | 127,934,796 | 1013.8% | 0.29070 |
| 2049 | 10,198,179 | 107,267,747 | 1051.8% | 0.27952 |
| 2050 | 8,172,918 | 89,921,816 | 1100.2% | 0.26877 |
| 2051 | 6,493,289 | 74,896,376 | 1153.4% | 0.25843 |
| 2052 | 5,115,614 | 61,800,437 | 1208.1% | 0.24849 |
| 2053 | 3,999,542 | 50,384,583 | 1259.8% | 0.23894 |
| 2054 | 3,106,037 | 40,489,951 | 1303.6% | 0.22975 |
| 2055 | 2,396,167 | 32,260,372 | 1346.3% | 0.22091 |
| 2056 | 1,835,252 | 25,600,933 | 1395.0% | 0.21241 |
| 2057 | 1,396,353 | 20,191,582 | 1446.0% | 0.20424 |
| 2058 | 1,058,506 | 15,760,691 | 1489.0% | 0.19639 |
| 2059 | 800,051 | 12,209,750 | 1526.1% | 0.18884 |
| 2060 | 600,897 | 9,402,781 | 1564.8% | 0.18157 |
| 2061 | 445,322 | 7,151,082 | 1605.8% | 0.17459 |
| 2062 | 325,315 | 5,400,143 | 1660.0% | 0.16787 |
| 2063 | 237,787 | 4,059,406 | 1707.2% | 0.16142 |
| 2064 | 174,517 | 3,035,818 | 1739.6% | 0.15521 |
| 2065 | 127,836 | 2,258,488 | 1766.7% | 0.14924 |
| 2066 | 91,697 | 1,667,770 | 1818.8% | 0.14350 |
| 2067 | 63,651 | 1,209,263 | 1899.8% | 0.13798 |
| 2068 | 44,390 | 855,649 | 1927.6% | 0.13267 |
| 2069 | 31,140 | 592,525 | 1902.8% | 0.12757 |
| 2070 | 21,862 | 402,991 | 1843.4% | 0.12266 |
| 2071 | 15,412 | 271,411 | 1761.1% | 0.11795 |
| 2072 | 10,912 | 180,942 | 1658.1% | 0.11341 |
| 2073 | 7,477 | 119,137 | 1593.4% | 0.10905 |
| 2074 | 4,763 | 78,009 | 1637.7% | 0.10485 |
| 2075 | 3,115 | 51,187 | 1643.3% | 0.10082 |
| 2076 | 2,087 | 33,699 | 1614.6% | 0.09694 |
| PV Past | 4,884,373,306 | 1,658,798,186 | 34.0% | |
| PV Future | 3,408,813,536 | 6,145,055,285 | 180.3% | |
| PV Total | 8,293,186,842 | 7,803,853,470 | 94.1% | |

*Includes 2012 and later rate stability rate increases approved in Virginia applied to limited policies nationwide (VA like forms only) and the rate increase requested in this filing

Exhibit III: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With 72% Lifetime and 55% Limited Rate Increases
Rate Stabilization 58/85 Test
Using Premiums with proposed and requested rate increases
All values are as of 12/31/2016

This exhibit demonstrates compliance with the model regulation which requires that on a lifetime present value basis, incurred claims are at least equal to 58% of original premiums and 85% of increased premiums. This test is satisfied if Line 11 is "True". Note that there is No provision for Moderately Adverse Experience.

| <u>Row</u> | <u>Description</u> | <u>Total</u> | <u>Lifetime</u> | <u>Limited</u> |
|------------|---|-----------------------|----------------------|----------------------|
| (1) | Accumulated Past Total Premiums Including Rate Increases: | 7,962,271,186 | 3,077,897,881 | 4,884,373,306 |
| (2) | <u>Accumulated Past Premiums on Original Rate Basis:</u> | <u>7,613,946,241</u> | <u>2,911,752,481</u> | <u>4,702,193,761</u> |
| (3) | Accumulated Past Premiums Attributable to Rate Increases: (1) minus (2) | 348,324,945 | 166,145,400 | 182,179,545 |
| (4) | PV Future Total Premiums Including Rate Increases (Exhibit III): | 6,888,046,263 | 3,479,232,727 | 3,408,813,536 |
| (5) | <u>PV Future Premiums on Original Rate Basis (Exhibit II):</u> | <u>3,037,369,513</u> | <u>1,377,840,262</u> | <u>1,659,529,251</u> |
| (6) | PV Future Premiums Attributable to Rate Increases: (4) minus (5) | 3,850,676,750 | 2,101,392,465 | 1,749,284,285 |
| (7) | Accumulated Past Incurred Claims (Exhibit II or Exhibit III) | 2,692,520,482 | 1,033,722,296 | 1,658,798,186 |
| (8) | <u>PV Future Incurred Claims (Exhibit III)</u> | <u>11,314,326,229</u> | <u>5,169,270,944</u> | <u>6,145,055,285</u> |
| (9) | Total Incurred Claims: (7) + (8) | 14,006,846,711 | 6,202,993,240 | 7,803,853,470 |
| (10) | 0.58 x [(2) + (5)] + 0.85 x [(3) + (6)] = | 9,746,914,578 | 4,415,370,976 | 5,331,543,602 |
| (11) | Test: Is (9) >= (10)? | TRUE | TRUE | TRUE |

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Reset Form

Company Name and NAIC Number: Genworth Life Insurance Company/70025

SERFF Tracking Number: GEFA-131306458

Effective Date: On Approval

Revised Rates

Average Annual Premium Per Member: \$4,737(Lifetime)/\$2,901(Limited) - After Rate Increase

Average Requested Percentage Rate Change Per Member: 72%(Lifetime)/55%(Limited)

Minimum Requested Percentage Rate Change Per Member: 72%(Lifetime)/55%(Limited)

Maximum Requested Percentage Rate Change Per Member: 72%(Lifetime)/55%(Limited)

Number of Policy Holders Affected : 345

Plans Affected

(The Form Number and "Product Name")

Form#

"Product Name"(if applicable)

| | |
|--|--|
| 7035J 62172 62274F 62275 62276 62277 62278 | Long Term Care Insurance Policy Restoration of Benefits Rider Nonforfeiture Benefit Rider International Coverage Rider Extended Elimination Period Rider Family Care Coverage Rider Extended Facility Definition Rider |
|--|--|

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Key Information Used to Develop the Rates Including the Main Drivers

“Our rates are based on assumptions regarding persistency (how long the policy stays in force), mortality (at what rate deaths occur), and voluntary lapses (when an insured voluntarily terminates his policy). Actual results are much higher than anticipated when the policy was originally priced which means that individuals are living longer and keeping their policies in force longer which results in more claims incurred. As a result, premiums must be adjusted to ensure current and future claims are adequately funded.”

**FLESCH SCORE CERTIFICATION
GENWORTH LIFE INSURANCE COMPANY**

We certify that to the best of our knowledge and belief, the Flesch score of the below-referenced form meets any readability requirements in effect in your state:

| Form Number | Description | Flesch Score |
|--------------------|-----------------------------------|---------------------|
| 7035END-SPO 0717 | Stable Premium Option Endorsement | 50.9 |
| | | |

For Genworth Life Insurance Company,



By: _____
Vice President, Product Compliance

December 18, 2017

Virginia Bureau of Insurance

RE: Genworth Life Insurance Company ("GLIC")
Company NAIC No: 70025
SERFF Tracking No: GEFA-131306458
Policy Forms: **7035J**
Rider Forms: **62172, 62274F, 62275, 62276, 62277, 62278**

Applies to Policies Issued on or After 10/01/2003

Purpose of This Filing

Due to historical and projected adverse experience, GLIC is requesting a disposition of a premium rate increase on these policy forms and their associated riders.

GLIC is also introducing a Stable Premium Option as an additional way for policyholders to mitigate the impact of our requested and planned future rate increases.

Summary of Policy Form(s)

- These forms are known collectively as the "Choice I" policy series.
- They provide institutional confinement and/or home care benefits.
- They were issued in Virginia from October 2003 through April 2004.
- They are no longer being marketed in any state, with 2008 being the last year they were used in any state to issue policies.

Rate Increase Filing History

On October 31, 2012, GLIC requested a rate increase of 60% for Lifetime benefits and 44% for Limited benefits. Virginia dispositioned a rate increase of 60% for Lifetime benefits and 44% for Limited benefits (SERFF #GEFA-128772069).

Information Regarding This New Rate Increase Filing

The goal of this new rate increase filing is to pursue the Multi-Year Rate Action Plan, consistent with the basis of the future rate increases assumed in 2016 Cash Flow Testing (CFT). The current Multi-Year Rate Action Plan for Choice I is a cumulative rate increase of 410% for Lifetime benefits and 279% for Limited benefits by filing for 72% Lifetime/55% Limited now in 2017, 72% Lifetime/55% Limited in 2020, and 72% Lifetime/55% Limited in 2023. In this filing, GLIC is requesting a rate increase of 72% for policies with Lifetime benefit periods and 55% for policies with Limited benefit periods.

Alternatively, in lieu of the rate increase filings contemplated by the Multi-Year Rate Action Plan (in 2017, 2020 and 2023), we are willing to accept a one-time rate increase now of 250% for policyholders with Lifetime benefits and 161% for policyholders with Limited benefits. These

rate increase amounts are the actuarial equivalent of the cumulative rate increases, planned through 2023, of 410% and 279% for Lifetime benefits and Limited benefits, respectively.

Section 3 in the Actuarial Memorandum explains the development of the requested rate increase. Section 4 in the Actuarial Memorandum shows the justification for these increase amounts. The Supplement about this Rate Action and the Stable Premium Option explains the development of the requested rate increase. We have used assumptions consistent with GLIC's 2016 Cash Flow Testing in this filing.

In addition:

- Although this block was priced in 2000 under the Loss Ratio Regulation, GLIC is not attempting to achieve a 60% loss ratio over the life of the block; in fact, the lifetime loss ratio after this rate action will be substantially higher.
- Consistent with GLIC's Multi-Year Rate Action Plan, we anticipate filing future rate increase requests in 2020 and 2023.
- GLIC will monitor the experience of this block and react as experience develops.
- This filing, with its self-limited lifetime loss ratios, does not imply that the lifetime loss ratios it contains are either acceptable measures of profitability or minimum thresholds for future rate increase filings.

We will not implement any of the rate increases sought in this filing until we fully implement all previously dispositioned filings.

Assumptions

The assumptions used in the projections are based on Genworth's actual nationwide in-force experience, adjusting appropriately for expected differences in experience driven by policy characteristics or underwriting criteria. They are best estimate assumptions and do not include any margins for adverse deviation.

Claim termination rates were lowered in 2014 and again in 2016, due to additional experience particularly on longer duration claims. This resulted in two rounds of significant strengthening of the Disabled Life Reserves (DLR) on existing claimants with a corresponding effect on the projections for future claims. Claimants are expected to stay on claim longer and, therefore, use more of their available benefits than was previously assumed.

The benefit utilization assumption was updated in 2014, which also contributed to the significant increase in the DLR on existing claims and had a corresponding effect on the projections for future claims. Claimants are expected to use a higher portion of their Daily Maximum Benefit than was previously assumed.

Additionally, more policyholders are surviving to claim than was previously assumed. Increased future earned premiums, driven by the lower than expected termination assumptions, are not sufficient to offset increased future incurred claims.

Finally, GLIC converted from a claim cost total lives model to a first principles healthy lives model in which the experience is split between healthy lives and disabled lives.

Although there is no material impact from this change on the model results, it does provide more transparency in the modeling and assumptions. However, it makes direct comparisons between current and prior assumptions not feasible.

The exhibits within this filing use the updated assumptions.

Alternatives to Rate Increases

GLIC will offer insureds impacted by rate filings several options for mitigating the impact. As with prior rate increases, they can change any number of benefit features or coverage limits in order to maintain reasonably equivalent pre- and post-rate increase premium levels, or some other premium level that best fits their needs. The benefit and rate combinations are consistent with the rate tables approved by the Virginia Bureau of Insurance as part of the original filing. Several custom/individualized options will be provided in the policyholder notification letter. In addition, policyholders will have the ability to call a dedicated team of customer service representatives that can assist with providing customized quotes for any number of other benefit adjustments.

Reduced Benefit Options. To balance coverage and cost considerations, GLIC will offer policyholders, subject to rate increases on their long-term care policies, customized options to adjust their benefits, including:

1. Reductions in Daily Benefit Amount;
2. Reductions in Benefit Period;
3. Reductions in Inflation Levels;
4. Elimination of Inflation Protection;
5. Increases in Elimination Period; and
6. Elimination of policy riders.

Instead of accepting a “one-size-fit-all” solution that assumes what is best for them, our policyholders also can consider adjustments to one, or multiple combinations, of these benefit features to identify the optimal balance of coverage and cost based on their specific needs.

In addition, given the size and impact of the cumulative rate increases that GLIC plans to file on these policy forms, the company has developed a new option that it also plans to offer:

Stable Premium Option. The option features are the following:

- A rate guarantee until 2028,
- A three-year benefit period (six-year benefit period for Shared policies),
- Retention of the Daily Payment Maximum accrued to date,
- 1% compound benefit inflation going forward, and
- A choice of (1) a longer elimination period (180 day for facility / 90 day for home care) or (2) 10% coinsurance combined with elimination periods comparable to those of most current policyholders (100 day for facility / 0 day for home care).

Advantages of this option include:

- A meaningful set of benefits,
- Rate certainty until 2028, and
- A much smaller impact on policyholder premium than the ultimate increase required for the Choice I block (410% Lifetime/ 279% Limited).

Rate tables and a policy endorsement for this Stable Premium Option are included as part of this filing.

While we strongly encourage policyholders to maintain coverage, we believe it is important to provide a comprehensive set of options. Therefore, GLIC will continue to offer the applicable non-forfeiture option to each policyholder. Policyholders that are eligible for the Contingent Non-Forfeiture Option will be presented with that as an option in their notification letter. Policyholders that have a non-forfeiture (NFO) rider with their policy, may elect that option. For those policyholders that do not have either the Contingent Non-Forfeiture or NFO rider available, GLIC will continue to offer its Optional Limited Benefit:

Optional Limited Benefit. This benefit will be available to those policyholders who wish to elect a limited paid-up long-term care insurance benefit. It provides a paid-up benefit equal to the total of premium paid, less any claims paid.

The following electronic items are included in this submission:

- This cover letter;
- Confidential Actuarial Memorandum;
- Special Exhibits;
- Individual LTC Review Requirements Checklist;
- Long Term Care Insurance Rate Request Summary;
- Supplement about this Rate Action and the Stable Premium Option;
- Current and Proposed Rate Increase Rate Schedules;
- Policyholder notification related documents (PH Letter);
- Stable Premium Option Rate Schedules; and
- Stable Premium Option Endorsement.

Any applicable fees will be submitted as an EFT payment via SERFF.

The contact person for this filing is:

Kent Holbrook, FSA, MAAA
AVP & Actuary
Genworth Life Insurance Company
6620 West Broad Street Building 2
Richmond, VA 23230
(804) 484 – 7121
kent.holbrook@genworth.com

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in blue ink that reads "Jamala Arland". The signature is written in a cursive, flowing style.

Jamala Murray Arland, FSA, MAAA
Vice President & Actuary, LTC Inforce Actuarial
Genworth Life Insurance Company



6620 W Broad Street
Richmond, VA 23230
888 436.9678
genworth.com

December 18, 2017

Virginia State Corporation Commission
Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218-1157

Dear Robert Grissom:

As background to the information in this filing, Genworth Life Insurance Company (GLIC) has included this high-level summary of its filing methodology and its multi-year rate filing plan. Also discussed below is a new option that will allow policyholders to mitigate the impact of our current and planned future premium increases.

Rationale for Rate Increase Differentiated by Lifetime and Limited Benefit Periods

GLIC's 2016 Cash Flow Testing (CFT) includes an assumption for future Choice I rate increases based upon a cumulative rate increase of 310% over the next six to nine years (60% in 2017, 60% in 2020, and 60% in 2023), which is significantly less than the maximum actuarially justified rate increase. This assumption regarding future Choice I rate increases is part of GLIC's Multi-Year Rate Action Plan.

GLIC's assumptions in the projections underlying its rate action filings are consistent and align with the assumptions used in CFT, so that the basis for rate actions and reserves align. Although the assumptions supporting the projections in this filing are consistent with GLIC's 2016 CFT assumptions, GLIC has applied incidence actual to expected analysis to determine the rate increase differentiated by Lifetime and Limited benefit periods that would produce the same lifetime loss ratio as the Multi-Year Rate Action Plan. GLIC believes that this is a prudent and proactive way to account for experience (because between 2014 and 2016 CFT, incidence assumptions were not broken out into Lifetime and Limited benefit periods) while maintaining consistency of the underlying assumptions in this filing with CFT.

Historically, prior to 2014, when GLIC significantly strengthened claim reserves, GLIC's incidence assumptions distinguished between Lifetime and Limited benefit period policies, based upon experience. Similarly, GLIC's 2012 rate action sought rate increases that differentiated between policies with Lifetime and Limited benefit periods, with a higher justified amount for policies with Lifetime benefits, consistent with actual experience. For 2017, GLIC intends to resume differentiating its incidence assumptions by Lifetime and Limited benefit periods for CFT purposes.

The Multi-Year Rate Action Plan, differentiated by Lifetime and Limited benefit periods, is 410% over the next six to nine years for policyholders with Lifetime benefits (72% in 2017, 72% in 2020, and 72% in 2023) and 279% over the next six to nine years for policyholders with Limited benefits (55% in 2017, 55% in 2020, and 55% in 2023). Since these differentiated rate increases produce the same lifetime loss ratio as the Multi-Year Rate Action Plan, GLIC asserts that this is actuarially equivalent to the justified rate increase of 310% in GLIC's Multi-Year Rate Action Plan.

Alternatively, in lieu of the rate increase filings contemplated by the Multi-Year Rate Action Plan, we are willing to accept an actuarial equivalent one-time rate increase now.

Note that, although this block was priced in 2000 under the Loss Ratio Regulation, GLIC is not attempting to achieve a 60% loss ratio over the life of the block; in fact, the lifetime loss ratio after this rate action will be substantially higher.

Stable Premium Option

GLIC is aware of the difficulties that such large increases may cause policyholders and the Utah Insurance Department, even when spread out over several years. GLIC is committed to providing its policyholders with options to mitigate large rate increases while maintaining a meaningful level of long-term care insurance coverage. In addition to other options which GLIC will continue to provide to its policyholders to mitigate the impact of this rate increase, GLIC is prepared to offer a new option if it is permitted to implement the full amount requested in this filing. This option features a rate guarantee until 2028, and the following amended benefit features: a three-year benefit period, a 1% compound benefit inflation, retention of daily benefit increases accrued to date, and a choice between elimination period options. This option is actuarially equivalent to the justified rate increase of 310% in GLIC's Multi-Year Rate Action Plan.

The combination of the benefits presented with this option is supported by a 2016 PricewaterhouseCoopers study of industry data which found that the average duration for an LTC event is three years, and that approximately 75% of all LTC events cost less than \$250,000¹. Under this new option, policyholders will have a three-year benefit period (six years for Shared policies), and the estimated median benefit pool, if all policyholders elected this option, would be \$270,000 with continued growth at 1% compound.

GLIC would welcome an opportunity to meet with the Bureau to further discuss this option.

Sincerely,



Jamala Murray Arland, FSA, MAAA
Vice President & Actuary, LTC Inforce Actuarial
Genworth Life Insurance Company

¹ PricewaterhouseCoopers Cost of Long Term Care Study, presented Oct. 24, 2016 at Society of Actuaries Annual Meeting (<https://www.soa.org/prof-dev/events/2016/annual-meeting/Agenda-Day-2/>).

**Attachment 1a: Choice I Policy Forms
 Nationwide (VA like Forms Only) Rate Stability Only Experience Projection
 All BPs With Virginia Approved Rate Increase**

| Calendar Year | Earned Premiums | Incurred Claims | Loss Ratio | Paid Claims | Active Life Reserves | Life Years | Discount Factor |
|---------------|-----------------|-----------------|------------|-------------|----------------------|------------|-----------------|
| 2001 | 157,588 | 0 | 0.0% | 0 | | 540 | 1.83661 |
| 2002 | 9,713,357 | 230,380 | 2.4% | 0 | | 15,567 | 1.76597 |
| 2003 | 70,589,911 | 2,622,608 | 3.7% | 273,258 | | 60,710 | 1.69805 |
| 2004 | 116,081,141 | 6,188,111 | 5.3% | 1,292,562 | | 71,283 | 1.63274 |
| 2005 | 127,998,991 | 9,030,793 | 7.1% | 2,257,873 | | 73,207 | 1.56994 |
| 2006 | 133,730,291 | 15,874,086 | 11.9% | 4,010,478 | | 75,976 | 1.50956 |
| 2007 | 135,377,056 | 15,434,856 | 11.4% | 6,403,800 | | 74,633 | 1.45150 |
| 2008 | 132,571,588 | 29,881,147 | 22.5% | 9,744,281 | | 73,119 | 1.39567 |
| 2009 | 129,063,287 | 29,282,619 | 22.7% | 14,803,136 | | 71,441 | 1.34199 |
| 2010 | 126,214,664 | 34,049,083 | 27.0% | 20,149,330 | | 70,196 | 1.29038 |
| 2011 | 123,675,241 | 39,241,712 | 31.7% | 25,114,709 | | 69,030 | 1.24075 |
| 2012 | 121,222,259 | 51,635,589 | 42.6% | 30,727,529 | | 68,025 | 1.19303 |
| 2013 | 118,993,703 | 59,463,338 | 50.0% | 38,559,306 | | 66,996 | 1.14714 |
| 2014 | 134,866,399 | 68,858,705 | 51.1% | 44,649,205 | | 65,964 | 1.10302 |
| 2015 | 149,851,717 | 73,468,656 | 49.0% | 53,593,110 | | 64,947 | 1.06060 |
| 2016 | 162,153,716 | 93,085,085 | 57.4% | 63,951,238 | 1,393,219,734 | 63,910 | 1.01980 |
| 2017 | 153,254,366 | 104,675,204 | 68.3% | 72,579,417 | | 62,215 | 0.98058 |
| 2018 | 148,347,871 | 109,212,769 | 73.6% | 84,586,280 | | 60,436 | 0.94287 |
| 2019 | 143,293,524 | 116,727,758 | 81.5% | 94,923,455 | | 58,563 | 0.90660 |
| 2020 | 138,092,914 | 125,782,537 | 91.1% | 105,340,499 | | 56,589 | 0.87173 |
| 2021 | 132,707,495 | 134,400,302 | 101.3% | 115,902,805 | | 54,511 | 0.83820 |
| 2022 | 127,072,319 | 141,824,015 | 111.6% | 125,815,453 | | 52,317 | 0.80597 |
| 2023 | 121,226,049 | 148,140,184 | 122.2% | 135,015,946 | | 50,064 | 0.77497 |
| 2024 | 115,312,038 | 155,966,927 | 135.3% | 143,955,694 | | 47,784 | 0.74516 |
| 2025 | 109,398,470 | 164,373,854 | 150.3% | 153,108,238 | | 45,492 | 0.71650 |
| 2026 | 103,519,182 | 172,573,228 | 166.7% | 162,410,246 | | 43,194 | 0.68894 |
| 2027 | 97,689,839 | 182,772,238 | 187.1% | 171,933,989 | | 40,891 | 0.66245 |
| 2028 | 91,917,466 | 194,107,753 | 211.2% | 182,147,799 | | 38,584 | 0.63697 |
| 2029 | 86,196,109 | 206,435,746 | 239.5% | 193,136,176 | | 36,276 | 0.61247 |
| 2030 | 80,529,959 | 218,815,104 | 271.7% | 204,829,663 | | 33,972 | 0.58891 |
| 2031 | 74,933,013 | 229,106,187 | 305.7% | 216,722,830 | | 31,684 | 0.56626 |
| 2032 | 69,438,710 | 238,642,126 | 343.7% | 228,121,181 | | 29,425 | 0.54448 |
| 2033 | 64,075,068 | 247,737,584 | 386.6% | 238,752,410 | | 27,200 | 0.52354 |
| 2034 | 58,846,015 | 256,443,766 | 435.8% | 248,768,515 | | 25,017 | 0.50340 |
| 2035 | 53,770,314 | 263,948,138 | 490.9% | 260,165,728 | | 22,887 | 0.48404 |
| 2036 | 48,864,558 | 267,783,138 | 548.0% | 272,824,660 | | 20,825 | 0.46543 |
| 2037 | 44,168,206 | 269,809,743 | 610.9% | 284,163,932 | | 18,845 | 0.44752 |
| 2038 | 39,706,164 | 270,431,073 | 681.1% | 293,559,975 | | 16,952 | 0.43031 |
| 2039 | 35,477,875 | 266,964,454 | 752.5% | 300,777,019 | | 15,150 | 0.41376 |
| 2040 | 31,494,856 | 259,605,725 | 824.3% | 305,191,549 | | 13,449 | 0.39785 |
| 2041 | 27,774,357 | 248,219,817 | 893.7% | 306,332,919 | | 11,864 | 0.38255 |
| 2042 | 24,339,592 | 235,534,846 | 967.7% | 303,925,887 | | 10,402 | 0.36783 |
| 2043 | 21,198,145 | 223,159,807 | 1052.7% | 298,403,425 | | 9,061 | 0.35368 |
| 2044 | 18,339,404 | 209,587,387 | 1142.8% | 290,246,919 | | 7,838 | 0.34008 |
| 2045 | 15,755,521 | 194,543,909 | 1234.8% | 279,627,928 | | 6,732 | 0.32700 |
| 2046 | 13,439,471 | 178,295,126 | 1326.7% | 266,817,059 | | 5,742 | 0.31442 |
| 2047 | 11,384,780 | 160,889,649 | 1413.2% | 252,065,407 | | 4,864 | 0.30233 |
| 2048 | 9,578,103 | 141,969,535 | 1482.2% | 235,408,783 | | 4,092 | 0.29070 |
| 2049 | 8,000,426 | 124,009,219 | 1550.0% | 216,985,476 | | 3,417 | 0.27952 |
| 2050 | 6,632,944 | 108,318,124 | 1633.0% | 197,528,541 | | 2,830 | 0.26877 |
| 2051 | 5,455,905 | 94,207,831 | 1726.7% | 177,829,122 | | 2,325 | 0.25843 |
| 2052 | 4,450,968 | 81,344,682 | 1827.6% | 158,457,889 | | 1,894 | 0.24849 |
| 2053 | 3,601,598 | 69,643,697 | 1933.7% | 139,852,876 | | 1,530 | 0.23894 |
| 2054 | 2,892,119 | 58,775,079 | 2032.2% | 122,285,183 | | 1,227 | 0.22975 |
| 2055 | 2,305,611 | 49,017,042 | 2126.0% | 105,875,289 | | 977 | 0.22091 |
| 2056 | 1,825,388 | 40,604,401 | 2224.4% | 90,774,085 | | 772 | 0.21241 |
| 2057 | 1,434,512 | 33,455,410 | 2332.2% | 77,097,836 | | 606 | 0.20424 |
| 2058 | 1,119,854 | 27,232,497 | 2431.8% | 64,880,646 | | 472 | 0.19639 |
| 2059 | 868,591 | 21,972,964 | 2529.7% | 54,070,792 | | 365 | 0.18884 |
| 2060 | 669,183 | 17,673,755 | 2641.1% | 44,649,839 | | 280 | 0.18157 |
| 2061 | 511,684 | 14,039,230 | 2743.7% | 36,554,118 | | 213 | 0.17459 |
| 2062 | 386,885 | 11,027,415 | 2850.3% | 29,667,109 | | 161 | 0.16787 |
| 2063 | 290,637 | 8,618,864 | 2965.5% | 23,893,896 | | 121 | 0.16142 |
| 2064 | 217,329 | 6,670,800 | 3069.5% | 19,116,151 | | 90 | 0.15521 |
| 2065 | 161,790 | 5,124,762 | 3167.5% | 15,191,818 | | 67 | 0.14924 |
| 2066 | 119,675 | 3,910,394 | 3267.5% | 11,988,902 | | 49 | 0.14350 |
| 2067 | 87,005 | 2,954,012 | 3395.2% | 9,389,028 | | 36 | 0.13798 |
| 2068 | 62,816 | 2,180,269 | 3470.9% | 7,288,360 | | 26 | 0.13267 |
| 2069 | 45,136 | 1,571,310 | 3481.2% | 5,596,003 | | 19 | 0.12757 |
| 2070 | 32,163 | 1,117,519 | 3474.6% | 4,245,187 | | 13 | 0.12266 |
| 2071 | 22,771 | 786,650 | 3454.6% | 3,180,707 | | 9 | 0.11795 |
| 2072 | 16,073 | 547,190 | 3404.3% | 2,354,217 | | 7 | 0.11341 |
| 2073 | 11,299 | 378,174 | 3346.8% | 1,722,895 | | 5 | 0.10905 |
| 2074 | 7,730 | 258,610 | 3345.6% | 1,247,556 | | 3 | 0.10485 |
| 2075 | 5,272 | 176,589 | 3349.7% | 894,291 | | 2 | 0.10082 |
| 2076 | 3,591 | 120,136 | 3345.5% | 635,130 | | 1 | 0.09694 |
| PV Past | 2,354,886,505 | 627,751,687 | 26.7% | | | | |
| PV Future | 1,622,374,017 | 3,565,677,956 | 219.8% | | | | |
| PV Total | 3,977,260,522 | 4,193,429,643 | 105.4% | | | | |

**Attachment 1b: Choice I Policy Forms
 Nationwide (VA like Forms Only) Rate Stability Only Experience Projection
 Lifetime Benefit Periods With Virginia Approved Rate Increase**

| Calendar Year | Earned Premiums | Incurred Claims | Loss Ratio | Paid Claims | Active Life Reserves | Life Years | 4.00% Discount Factor |
|---------------|-----------------|-----------------|------------|-------------|----------------------|------------|-----------------------|
| 2001 | 55,727 | 0 | 0.0% | 0 | | 186 | 1.83661 |
| 2002 | 3,699,561 | 694 | 0.0% | 0 | | 5,715 | 1.76597 |
| 2003 | 28,692,667 | 719,187 | 2.5% | 34,302 | | 22,791 | 1.69805 |
| 2004 | 49,129,449 | 4,408,099 | 9.0% | 323,338 | | 27,481 | 1.63274 |
| 2005 | 55,242,126 | 3,980,042 | 7.2% | 668,077 | | 28,462 | 1.56994 |
| 2006 | 58,381,509 | 7,346,679 | 12.6% | 1,325,856 | | 29,881 | 1.50956 |
| 2007 | 59,503,625 | 5,888,120 | 9.9% | 2,156,008 | | 29,383 | 1.45150 |
| 2008 | 58,367,294 | 16,240,235 | 27.8% | 3,032,170 | | 28,842 | 1.39567 |
| 2009 | 56,946,746 | 15,562,641 | 27.3% | 5,180,502 | | 28,221 | 1.34199 |
| 2010 | 55,851,348 | 12,520,054 | 22.4% | 7,753,005 | | 27,793 | 1.29038 |
| 2011 | 54,891,966 | 14,839,472 | 27.0% | 9,807,628 | | 27,383 | 1.24075 |
| 2012 | 53,978,445 | 22,089,629 | 40.9% | 11,628,729 | | 27,068 | 1.19303 |
| 2013 | 53,221,180 | 24,301,291 | 45.7% | 14,158,027 | | 26,806 | 1.14714 |
| 2014 | 62,156,702 | 28,893,246 | 46.5% | 16,584,663 | | 26,490 | 1.10302 |
| 2015 | 70,828,005 | 28,595,855 | 40.4% | 19,858,387 | | 26,215 | 1.06060 |
| 2016 | 78,845,619 | 41,541,882 | 52.7% | 24,648,709 | 656,201,499 | 25,913 | 1.01980 |
| 2017 | 75,993,597 | 37,783,414 | 49.7% | 28,411,198 | | 25,379 | 0.98058 |
| 2018 | 74,175,992 | 40,371,556 | 54.4% | 32,463,666 | | 24,827 | 0.94287 |
| 2019 | 72,245,279 | 44,183,020 | 61.2% | 36,299,356 | | 24,234 | 0.90660 |
| 2020 | 70,196,102 | 48,826,048 | 69.6% | 40,327,163 | | 23,599 | 0.87173 |
| 2021 | 68,018,823 | 53,477,729 | 78.6% | 44,693,175 | | 22,918 | 0.83820 |
| 2022 | 65,709,231 | 57,747,489 | 87.9% | 49,231,097 | | 22,190 | 0.80597 |
| 2023 | 63,268,835 | 61,642,369 | 97.4% | 53,891,445 | | 21,429 | 0.77497 |
| 2024 | 60,746,226 | 66,426,399 | 109.4% | 58,642,111 | | 20,645 | 0.74516 |
| 2025 | 58,167,223 | 71,691,605 | 123.3% | 63,664,831 | | 19,842 | 0.71650 |
| 2026 | 55,550,188 | 77,051,439 | 138.7% | 68,950,811 | | 19,023 | 0.68894 |
| 2027 | 52,909,959 | 83,397,423 | 157.6% | 74,550,929 | | 18,188 | 0.66245 |
| 2028 | 50,246,645 | 90,407,821 | 179.9% | 80,625,017 | | 17,336 | 0.63697 |
| 2029 | 47,559,601 | 98,285,286 | 206.7% | 87,204,241 | | 16,469 | 0.61247 |
| 2030 | 44,853,125 | 106,507,394 | 237.5% | 94,348,917 | | 15,589 | 0.58891 |
| 2031 | 42,134,516 | 114,027,563 | 270.6% | 101,867,831 | | 14,699 | 0.56626 |
| 2032 | 39,420,348 | 121,294,031 | 307.7% | 109,462,901 | | 13,803 | 0.54448 |
| 2033 | 36,725,701 | 128,323,791 | 349.4% | 116,939,328 | | 12,905 | 0.52354 |
| 2034 | 34,056,487 | 135,325,746 | 397.4% | 124,315,864 | | 12,009 | 0.50340 |
| 2035 | 31,424,288 | 141,814,811 | 451.3% | 132,525,955 | | 11,119 | 0.48404 |
| 2036 | 28,841,544 | 146,520,439 | 508.0% | 141,555,634 | | 10,241 | 0.46543 |
| 2037 | 26,330,518 | 150,335,679 | 571.0% | 150,138,448 | | 9,384 | 0.44752 |
| 2038 | 23,907,626 | 153,242,133 | 641.0% | 157,913,390 | | 8,548 | 0.43031 |
| 2039 | 21,578,097 | 153,666,549 | 712.1% | 164,661,431 | | 7,739 | 0.41376 |
| 2040 | 19,351,897 | 151,683,903 | 783.8% | 169,950,797 | | 6,963 | 0.39785 |
| 2041 | 17,243,412 | 147,246,224 | 853.9% | 173,433,172 | | 6,226 | 0.38255 |
| 2042 | 15,269,157 | 142,003,543 | 930.0% | 174,881,379 | | 5,534 | 0.36783 |
| 2043 | 13,437,844 | 136,803,995 | 1018.1% | 174,484,141 | | 4,887 | 0.35368 |
| 2044 | 11,748,162 | 130,600,636 | 1111.7% | 172,456,277 | | 4,287 | 0.34008 |
| 2045 | 10,199,948 | 123,170,071 | 1207.6% | 168,819,133 | | 3,735 | 0.32700 |
| 2046 | 8,793,143 | 114,632,278 | 1303.7% | 163,654,604 | | 3,231 | 0.31442 |
| 2047 | 7,528,064 | 105,013,017 | 1395.0% | 157,053,534 | | 2,777 | 0.30233 |
| 2048 | 6,400,478 | 93,973,172 | 1468.2% | 148,970,918 | | 2,370 | 0.29070 |
| 2049 | 5,402,510 | 83,239,709 | 1540.8% | 139,435,087 | | 2,008 | 0.27952 |
| 2050 | 4,525,867 | 73,716,011 | 1628.8% | 128,881,681 | | 1,687 | 0.26877 |
| 2051 | 3,761,169 | 64,999,546 | 1728.2% | 117,802,334 | | 1,406 | 0.25843 |
| 2052 | 3,099,637 | 56,877,049 | 1835.0% | 106,565,173 | | 1,162 | 0.24849 |
| 2053 | 2,532,907 | 49,329,084 | 1947.5% | 95,466,097 | | 952 | 0.23894 |
| 2054 | 2,053,165 | 42,130,814 | 2052.0% | 84,701,933 | | 774 | 0.22975 |
| 2055 | 1,651,482 | 35,537,132 | 2151.8% | 74,380,151 | | 624 | 0.22091 |
| 2056 | 1,318,655 | 29,746,742 | 2255.8% | 64,638,841 | | 500 | 0.21241 |
| 2057 | 1,045,094 | 24,752,046 | 2368.4% | 55,607,349 | | 397 | 0.20424 |
| 2058 | 822,125 | 20,329,622 | 2472.8% | 47,362,729 | | 313 | 0.19639 |
| 2059 | 641,921 | 16,540,794 | 2576.8% | 39,919,762 | | 245 | 0.18884 |
| 2060 | 497,372 | 13,406,233 | 2695.4% | 33,315,085 | | 190 | 0.18157 |
| 2061 | 382,297 | 10,728,651 | 2806.4% | 27,548,569 | | 146 | 0.17459 |
| 2062 | 291,210 | 8,488,374 | 2914.9% | 22,572,704 | | 112 | 0.16787 |
| 2063 | 220,193 | 6,675,677 | 3031.7% | 18,345,392 | | 85 | 0.16142 |
| 2064 | 165,433 | 5,197,011 | 3141.5% | 14,802,232 | | 64 | 0.15521 |
| 2065 | 123,537 | 4,016,401 | 3251.2% | 11,856,488 | | 48 | 0.14924 |
| 2066 | 91,592 | 3,081,231 | 3364.1% | 9,425,097 | | 36 | 0.14350 |
| 2067 | 67,128 | 2,342,785 | 3490.0% | 7,430,981 | | 26 | 0.13798 |
| 2068 | 48,793 | 1,740,312 | 3566.7% | 5,805,115 | | 19 | 0.13267 |
| 2069 | 35,201 | 1,262,522 | 3586.7% | 4,484,624 | | 14 | 0.12757 |
| 2070 | 25,159 | 903,510 | 3591.3% | 3,422,689 | | 10 | 0.12266 |
| 2071 | 17,841 | 640,725 | 3591.2% | 2,580,434 | | 7 | 0.11795 |
| 2072 | 12,568 | 449,452 | 3576.3% | 1,922,239 | | 5 | 0.11341 |
| 2073 | 8,804 | 312,896 | 3554.2% | 1,416,703 | | 4 | 0.10905 |
| 2074 | 6,085 | 215,212 | 3537.0% | 1,033,918 | | 2 | 0.10485 |
| 2075 | 4,181 | 147,692 | 3532.7% | 747,529 | | 2 | 0.10082 |
| 2076 | 2,848 | 100,761 | 3537.6% | 535,733 | | 1 | 0.09694 |
| PV Past | 1,044,396,444 | 271,217,165 | 26.0% | | | | |
| PV Future | 865,201,818 | 1,814,740,603 | 209.7% | | | | |
| PV Total | 1,909,598,263 | 2,085,957,768 | 109.2% | | | | |

**Attachment 1c: Choice I Policy Forms
Nationwide (VA like Forms Only) Rate Stability Only Experience Projection
Limited Benefit Periods With Virginia Approved Rate Increase**

| Calendar Year | Earned Premiums | Incurred Claims | Loss Ratio | Paid Claims | Active Life Reserves | Life Years | 4.00% Discount Factor |
|---------------|-----------------|-----------------|------------|-------------|----------------------|------------|-----------------------|
| 2001 | 101,861 | 0 | 0.0% | 0 | | 354 | 1.83661 |
| 2002 | 6,013,796 | 229,686 | 3.8% | 0 | | 9,852 | 1.76597 |
| 2003 | 41,897,245 | 1,903,421 | 4.5% | 238,956 | | 37,919 | 1.69805 |
| 2004 | 66,951,692 | 1,780,012 | 2.7% | 969,223 | | 43,802 | 1.63274 |
| 2005 | 72,756,865 | 5,050,751 | 6.9% | 1,589,796 | | 44,745 | 1.56994 |
| 2006 | 75,348,783 | 8,527,407 | 11.3% | 2,684,622 | | 46,095 | 1.50956 |
| 2007 | 75,873,431 | 9,546,736 | 12.6% | 4,247,793 | | 45,250 | 1.45150 |
| 2008 | 74,204,294 | 13,640,912 | 18.4% | 6,712,111 | | 44,277 | 1.39567 |
| 2009 | 72,116,541 | 13,719,978 | 19.0% | 9,622,634 | | 43,220 | 1.34199 |
| 2010 | 70,363,317 | 21,529,029 | 30.6% | 12,396,325 | | 42,403 | 1.29038 |
| 2011 | 68,783,274 | 24,402,240 | 35.5% | 15,307,081 | | 41,647 | 1.24075 |
| 2012 | 67,243,814 | 29,545,960 | 43.9% | 19,098,800 | | 40,957 | 1.19303 |
| 2013 | 65,772,523 | 35,162,047 | 53.5% | 24,401,279 | | 40,190 | 1.14714 |
| 2014 | 72,709,697 | 39,965,459 | 55.0% | 28,064,542 | | 39,474 | 1.10302 |
| 2015 | 79,023,712 | 44,872,801 | 56.8% | 33,734,723 | | 38,732 | 1.06060 |
| 2016 | 83,308,097 | 51,543,202 | 61.9% | 39,302,529 | 737,018,235 | 37,997 | 1.01980 |
| 2017 | 77,260,770 | 66,891,789 | 86.6% | 44,168,218 | | 36,837 | 0.98058 |
| 2018 | 74,171,879 | 68,841,213 | 92.8% | 52,122,614 | | 35,609 | 0.94287 |
| 2019 | 71,048,245 | 72,544,738 | 102.1% | 58,624,099 | | 34,328 | 0.90660 |
| 2020 | 67,896,812 | 76,956,490 | 113.3% | 65,013,337 | | 32,990 | 0.87173 |
| 2021 | 64,688,672 | 80,922,573 | 125.1% | 71,209,631 | | 31,593 | 0.83820 |
| 2022 | 61,363,088 | 84,076,526 | 137.0% | 76,584,356 | | 30,127 | 0.80597 |
| 2023 | 57,957,215 | 86,497,814 | 149.2% | 81,124,501 | | 28,635 | 0.77497 |
| 2024 | 54,565,812 | 89,540,527 | 164.1% | 85,313,583 | | 27,139 | 0.74516 |
| 2025 | 51,231,248 | 92,682,250 | 180.9% | 89,443,407 | | 25,650 | 0.71650 |
| 2026 | 47,968,994 | 95,521,788 | 199.1% | 93,459,435 | | 24,170 | 0.68894 |
| 2027 | 44,779,880 | 99,374,815 | 221.9% | 97,383,060 | | 22,703 | 0.66245 |
| 2028 | 41,670,821 | 103,699,932 | 248.9% | 101,522,782 | | 21,248 | 0.63697 |
| 2029 | 38,636,508 | 108,150,461 | 279.9% | 105,931,935 | | 19,806 | 0.61247 |
| 2030 | 35,676,834 | 112,307,710 | 314.8% | 110,480,745 | | 18,383 | 0.58891 |
| 2031 | 32,798,496 | 115,078,624 | 350.9% | 114,854,999 | | 16,985 | 0.56626 |
| 2032 | 30,018,363 | 117,348,095 | 390.9% | 118,658,280 | | 15,622 | 0.54448 |
| 2033 | 27,349,367 | 119,413,793 | 436.6% | 121,813,082 | | 14,294 | 0.52354 |
| 2034 | 24,789,528 | 121,118,020 | 488.6% | 124,452,651 | | 13,008 | 0.50340 |
| 2035 | 22,346,026 | 122,133,327 | 546.6% | 127,639,773 | | 11,768 | 0.48404 |
| 2036 | 20,023,014 | 121,262,699 | 605.6% | 131,269,026 | | 10,583 | 0.46543 |
| 2037 | 17,837,688 | 119,474,064 | 669.8% | 134,025,484 | | 9,462 | 0.44752 |
| 2038 | 15,798,538 | 117,188,940 | 741.8% | 135,646,585 | | 8,403 | 0.43031 |
| 2039 | 13,899,778 | 113,297,905 | 815.1% | 136,115,589 | | 7,410 | 0.41376 |
| 2040 | 12,142,959 | 107,921,822 | 888.8% | 135,240,752 | | 6,486 | 0.39785 |
| 2041 | 10,530,946 | 100,973,593 | 958.8% | 132,899,747 | | 5,638 | 0.38255 |
| 2042 | 9,070,435 | 93,531,303 | 1031.2% | 129,044,508 | | 4,868 | 0.36783 |
| 2043 | 7,760,301 | 86,355,812 | 1112.8% | 123,919,284 | | 4,174 | 0.35368 |
| 2044 | 6,591,241 | 78,986,750 | 1198.4% | 117,790,642 | | 3,551 | 0.34008 |
| 2045 | 5,555,573 | 71,373,839 | 1284.7% | 110,808,795 | | 2,997 | 0.32700 |
| 2046 | 4,646,328 | 63,662,848 | 1370.2% | 103,162,455 | | 2,510 | 0.31442 |
| 2047 | 3,856,716 | 55,876,632 | 1448.8% | 95,011,873 | | 2,087 | 0.30233 |
| 2048 | 3,177,626 | 47,996,363 | 1510.4% | 86,437,866 | | 1,722 | 0.29070 |
| 2049 | 2,597,916 | 40,769,510 | 1569.3% | 77,550,389 | | 1,409 | 0.27952 |
| 2050 | 2,107,077 | 34,602,112 | 1642.2% | 68,646,860 | | 1,143 | 0.26877 |
| 2051 | 1,694,736 | 29,208,285 | 1723.5% | 60,026,788 | | 919 | 0.25843 |
| 2052 | 1,351,331 | 24,467,634 | 1810.6% | 51,892,716 | | 732 | 0.24849 |
| 2053 | 1,068,691 | 20,314,614 | 1900.9% | 44,386,780 | | 578 | 0.23894 |
| 2054 | 838,954 | 16,644,265 | 1983.9% | 37,583,250 | | 453 | 0.22975 |
| 2055 | 654,129 | 13,479,910 | 2060.7% | 31,495,138 | | 353 | 0.22091 |
| 2056 | 506,733 | 10,857,659 | 2142.7% | 26,135,244 | | 272 | 0.21241 |
| 2057 | 389,418 | 8,703,364 | 2235.0% | 21,490,487 | | 209 | 0.20424 |
| 2058 | 297,729 | 6,902,875 | 2318.5% | 17,517,917 | | 159 | 0.19639 |
| 2059 | 226,670 | 5,432,171 | 2396.5% | 14,151,030 | | 120 | 0.18884 |
| 2060 | 171,811 | 4,267,522 | 2483.8% | 11,334,754 | | 90 | 0.18157 |
| 2061 | 129,386 | 3,310,579 | 2558.7% | 9,005,549 | | 67 | 0.17459 |
| 2062 | 95,675 | 2,539,041 | 2653.8% | 7,094,405 | | 50 | 0.16787 |
| 2063 | 70,444 | 1,943,188 | 2758.5% | 5,548,504 | | 36 | 0.16142 |
| 2064 | 51,896 | 1,473,789 | 2839.9% | 4,313,919 | | 27 | 0.15521 |
| 2065 | 38,253 | 1,108,361 | 2897.4% | 3,335,330 | | 19 | 0.14924 |
| 2066 | 28,083 | 829,163 | 2952.5% | 2,563,805 | | 14 | 0.14350 |
| 2067 | 19,876 | 611,227 | 3075.1% | 1,958,047 | | 10 | 0.13798 |
| 2068 | 14,023 | 439,957 | 3137.5% | 1,483,245 | | 7 | 0.13267 |
| 2069 | 9,936 | 308,788 | 3107.8% | 1,111,379 | | 5 | 0.12757 |
| 2070 | 7,004 | 214,010 | 3055.5% | 822,498 | | 3 | 0.12266 |
| 2071 | 4,930 | 145,925 | 2960.1% | 600,272 | | 2 | 0.11795 |
| 2072 | 3,506 | 97,738 | 2788.0% | 431,978 | | 2 | 0.11341 |
| 2073 | 2,496 | 65,278 | 2615.5% | 306,192 | | 1 | 0.10905 |
| 2074 | 1,645 | 43,398 | 2637.7% | 213,638 | | 1 | 0.10485 |
| 2075 | 1,091 | 28,897 | 2648.4% | 146,762 | | 0 | 0.10082 |
| 2076 | 743 | 19,375 | 2608.6% | 99,397 | | 0 | 0.09694 |
| PV Past | 1,310,490,060 | 356,534,522 | 27.2% | | | | |
| PV Future | 757,172,198 | 1,750,937,353 | 231.2% | | | | |
| PV Total | 2,067,662,259 | 2,107,471,876 | 101.9% | | | | |

**Attachment 2a: Choice I Policy Forms
 Nationwide (VA like Forms Only) Rate Stability Only Experience Projection
 All BPs With 72% Lifetime And 55% Limited Rate Increases**

| Calendar Year | Earned Premiums | Incurred Claims | Loss Ratio | Paid Claims | Active Life Reserves | Life Years | 4.00% Discount Factor |
|---------------|-----------------|-----------------|------------|-------------|----------------------|------------|-----------------------|
| 2001 | 157,588 | 0 | 0.0% | 0 | | 540 | 1.83661 |
| 2002 | 9,713,357 | 230,380 | 2.4% | 0 | | 15,567 | 1.76597 |
| 2003 | 70,589,911 | 2,622,608 | 3.7% | 273,258 | | 60,710 | 1.69805 |
| 2004 | 116,081,141 | 6,188,111 | 5.3% | 1,292,562 | | 71,283 | 1.63274 |
| 2005 | 127,998,991 | 9,030,793 | 7.1% | 2,257,873 | | 73,207 | 1.56994 |
| 2006 | 133,730,291 | 15,874,086 | 11.9% | 4,010,478 | | 75,976 | 1.50956 |
| 2007 | 135,377,056 | 15,434,856 | 11.4% | 6,403,800 | | 74,633 | 1.45150 |
| 2008 | 132,571,588 | 29,881,147 | 22.5% | 9,744,281 | | 73,119 | 1.39567 |
| 2009 | 129,063,287 | 29,282,619 | 22.7% | 14,803,136 | | 71,441 | 1.34199 |
| 2010 | 126,214,664 | 34,049,083 | 27.0% | 20,149,330 | | 70,196 | 1.29038 |
| 2011 | 123,675,241 | 39,241,712 | 31.7% | 25,114,709 | | 69,030 | 1.24075 |
| 2012 | 121,222,259 | 51,635,589 | 42.6% | 30,727,529 | | 68,025 | 1.19303 |
| 2013 | 118,993,703 | 59,463,338 | 50.0% | 38,559,306 | | 66,996 | 1.14714 |
| 2014 | 134,866,399 | 68,858,705 | 51.1% | 44,649,205 | | 65,964 | 1.10302 |
| 2015 | 149,851,717 | 73,468,656 | 49.0% | 53,593,110 | | 64,947 | 1.06060 |
| 2016 | 162,153,716 | 93,085,085 | 57.4% | 63,951,238 | 1,393,219,734 | 63,910 | 1.01980 |
| 2017 | 153,254,366 | 104,675,204 | 68.3% | 72,579,417 | | 62,215 | 0.98058 |
| 2018 | 155,863,970 | 109,720,812 | 70.4% | 84,781,120 | | 60,436 | 0.94287 |
| 2019 | 232,337,725 | 122,692,047 | 52.8% | 98,150,767 | | 58,563 | 0.90660 |
| 2020 | 224,459,781 | 131,718,264 | 58.7% | 109,255,887 | | 56,589 | 0.87173 |
| 2021 | 216,128,935 | 140,340,864 | 64.9% | 120,359,108 | | 54,511 | 0.83820 |
| 2022 | 207,301,326 | 147,751,909 | 71.3% | 130,683,203 | | 52,317 | 0.80597 |
| 2023 | 198,050,452 | 154,037,798 | 77.8% | 140,187,818 | | 50,064 | 0.77497 |
| 2024 | 188,614,105 | 161,881,549 | 85.8% | 149,352,969 | | 47,784 | 0.74516 |
| 2025 | 179,127,720 | 170,314,760 | 95.1% | 158,684,984 | | 45,492 | 0.71650 |
| 2026 | 169,652,301 | 178,530,717 | 105.2% | 168,125,466 | | 43,194 | 0.68894 |
| 2027 | 160,228,258 | 188,806,523 | 117.8% | 177,763,424 | | 40,891 | 0.66245 |
| 2028 | 150,873,679 | 200,244,451 | 132.7% | 188,089,000 | | 38,584 | 0.63697 |
| 2029 | 141,582,307 | 212,674,527 | 150.2% | 199,185,483 | | 36,276 | 0.61247 |
| 2030 | 132,364,851 | 225,136,576 | 170.1% | 210,981,439 | | 33,972 | 0.58891 |
| 2031 | 123,246,925 | 235,442,313 | 191.0% | 222,959,514 | | 31,684 | 0.56626 |
| 2032 | 114,283,814 | 244,964,474 | 214.3% | 234,410,715 | | 29,425 | 0.54448 |
| 2033 | 105,523,160 | 254,032,406 | 240.7% | 245,060,935 | | 27,200 | 0.52354 |
| 2034 | 96,973,157 | 262,680,027 | 270.9% | 255,057,985 | | 25,017 | 0.50340 |
| 2035 | 88,665,133 | 270,028,671 | 304.5% | 266,396,094 | | 22,887 | 0.48404 |
| 2036 | 80,627,607 | 273,569,625 | 339.3% | 278,949,227 | | 20,825 | 0.46543 |
| 2037 | 72,925,137 | 275,263,311 | 377.5% | 290,132,089 | | 18,845 | 0.44752 |
| 2038 | 65,600,337 | 275,544,302 | 420.0% | 299,328,843 | | 16,952 | 0.43031 |
| 2039 | 58,652,894 | 271,692,291 | 463.2% | 306,307,159 | | 15,150 | 0.41376 |
| 2040 | 52,102,396 | 263,916,800 | 506.5% | 310,442,717 | | 13,449 | 0.39785 |
| 2041 | 45,978,478 | 252,090,045 | 548.3% | 311,268,532 | | 11,864 | 0.38255 |
| 2042 | 40,319,983 | 238,979,355 | 592.7% | 308,515,088 | | 10,402 | 0.36783 |
| 2043 | 35,140,210 | 226,217,514 | 643.8% | 302,628,421 | | 9,061 | 0.35368 |
| 2044 | 30,422,457 | 212,279,201 | 697.8% | 294,100,773 | | 7,838 | 0.34008 |
| 2045 | 26,154,665 | 196,888,549 | 752.8% | 283,110,045 | | 6,732 | 0.32700 |
| 2046 | 22,325,954 | 180,313,751 | 807.6% | 269,933,691 | | 5,742 | 0.31442 |
| 2047 | 18,926,180 | 162,602,978 | 859.1% | 254,827,803 | | 4,864 | 0.30233 |
| 2048 | 15,934,142 | 143,394,375 | 899.9% | 237,830,275 | | 4,092 | 0.29070 |
| 2049 | 13,319,088 | 125,182,540 | 939.9% | 219,082,128 | | 3,417 | 0.27952 |
| 2050 | 11,050,461 | 109,283,720 | 989.0% | 199,323,118 | | 2,830 | 0.26877 |
| 2051 | 9,096,051 | 94,999,373 | 1044.4% | 179,349,307 | | 2,325 | 0.25843 |
| 2052 | 7,425,939 | 81,989,600 | 1104.1% | 159,733,248 | | 1,894 | 0.24849 |
| 2053 | 6,013,070 | 70,165,483 | 1166.9% | 140,913,309 | | 1,530 | 0.23894 |
| 2054 | 4,831,822 | 59,191,790 | 1225.0% | 123,159,267 | | 1,227 | 0.22975 |
| 2055 | 3,854,449 | 49,346,058 | 1280.2% | 106,589,202 | | 977 | 0.22091 |
| 2056 | 3,053,522 | 40,862,421 | 1338.2% | 91,351,991 | | 772 | 0.21241 |
| 2057 | 2,401,159 | 33,656,655 | 1401.7% | 77,561,649 | | 606 | 0.20424 |
| 2058 | 1,875,535 | 27,387,725 | 1460.3% | 65,249,718 | | 472 | 0.19639 |
| 2059 | 1,455,443 | 22,091,681 | 1517.9% | 54,361,816 | | 365 | 0.18884 |
| 2060 | 1,121,787 | 17,764,155 | 1583.6% | 44,877,340 | | 280 | 0.18157 |
| 2061 | 858,100 | 14,107,204 | 1644.0% | 36,730,482 | | 213 | 0.17459 |
| 2062 | 649,177 | 11,077,977 | 1706.5% | 29,802,659 | | 161 | 0.16787 |
| 2063 | 487,921 | 8,656,305 | 1774.1% | 23,997,303 | | 121 | 0.16142 |
| 2064 | 364,983 | 6,698,262 | 1835.2% | 19,194,518 | | 90 | 0.15521 |
| 2065 | 271,776 | 5,144,758 | 1893.0% | 15,250,803 | | 67 | 0.14924 |
| 2066 | 201,068 | 3,924,851 | 1952.0% | 12,032,975 | | 49 | 0.14350 |
| 2067 | 146,269 | 2,964,365 | 2026.7% | 9,421,689 | | 36 | 0.13798 |
| 2068 | 105,659 | 2,187,543 | 2070.4% | 7,312,344 | | 26 | 0.13267 |
| 2069 | 75,946 | 1,576,319 | 2075.6% | 5,613,432 | | 19 | 0.12757 |
| 2070 | 54,129 | 1,120,925 | 2070.8% | 4,257,715 | | 13 | 0.12266 |
| 2071 | 38,328 | 788,943 | 2058.4% | 3,189,615 | | 9 | 0.11795 |
| 2072 | 27,050 | 548,715 | 2028.5% | 2,360,488 | | 7 | 0.11341 |
| 2073 | 19,011 | 379,182 | 1994.6% | 1,727,269 | | 5 | 0.10905 |
| 2074 | 13,016 | 259,270 | 1992.0% | 1,250,580 | | 3 | 0.10485 |
| 2075 | 8,882 | 177,021 | 1993.0% | 896,363 | | 2 | 0.10082 |
| 2076 | 6,050 | 120,417 | 1990.3% | 636,538 | | 1 | 0.09694 |
| PV Past | 2,354,886,505 | 627,751,687 | 26.7% | | | | |
| PV Future | 2,478,251,756 | 3,655,227,030 | 147.5% | | | | |
| PV Total | 4,833,138,261 | 4,282,978,718 | 88.6% | | | | |

**Attachment 2b: Choice I Policy Forms
Nationwide (VA like Forms Only) Rate Stability Only Experience Projection
Lifetime Benefit Periods With 72% Lifetime Rate Increase**

| Calendar Year | Earned Premiums | Incurred Claims | Loss Ratio | Paid Claims | Active Life Reserves | Life Years | 4.00% Discount Factor |
|---------------|-----------------|-----------------|------------|-------------|----------------------|------------|-----------------------|
| 2001 | 55,727 | 0 | 0.0% | 0 | | 186 | 1.83661 |
| 2002 | 3,699,561 | 694 | 0.0% | 0 | | 5,715 | 1.76597 |
| 2003 | 28,692,667 | 719,187 | 2.5% | 34,302 | | 22,791 | 1.69805 |
| 2004 | 49,129,449 | 4,408,099 | 9.0% | 323,338 | | 27,481 | 1.63274 |
| 2005 | 55,242,126 | 3,980,042 | 7.2% | 668,077 | | 28,462 | 1.56994 |
| 2006 | 58,381,509 | 7,346,679 | 12.6% | 1,325,856 | | 29,881 | 1.50956 |
| 2007 | 59,503,625 | 5,888,120 | 9.9% | 2,156,008 | | 29,383 | 1.45150 |
| 2008 | 58,367,294 | 16,240,235 | 27.8% | 3,032,170 | | 28,842 | 1.39567 |
| 2009 | 56,946,746 | 15,562,641 | 27.3% | 5,180,502 | | 28,221 | 1.34199 |
| 2010 | 55,851,348 | 12,520,054 | 22.4% | 7,753,005 | | 27,793 | 1.29038 |
| 2011 | 54,891,966 | 14,839,472 | 27.0% | 9,807,628 | | 27,383 | 1.24075 |
| 2012 | 53,978,445 | 22,089,629 | 40.9% | 11,628,729 | | 27,068 | 1.19303 |
| 2013 | 53,221,180 | 24,301,291 | 45.7% | 14,158,027 | | 26,806 | 1.14714 |
| 2014 | 62,156,702 | 28,893,246 | 46.5% | 16,584,663 | | 26,490 | 1.10302 |
| 2015 | 70,828,005 | 28,595,855 | 40.4% | 19,858,387 | | 26,215 | 1.06060 |
| 2016 | 78,845,619 | 41,541,882 | 52.7% | 24,648,709 | 656,201,499 | 25,913 | 1.01980 |
| 2017 | 75,993,597 | 37,783,414 | 49.7% | 28,411,198 | | 25,379 | 0.98058 |
| 2018 | 78,456,693 | 40,616,758 | 51.8% | 32,550,902 | | 24,827 | 0.94287 |
| 2019 | 123,194,953 | 47,120,337 | 38.2% | 37,730,838 | | 24,234 | 0.90660 |
| 2020 | 119,882,739 | 51,809,520 | 43.2% | 42,086,230 | | 23,599 | 0.87173 |
| 2021 | 116,313,083 | 56,523,043 | 48.6% | 46,743,971 | | 22,918 | 0.83820 |
| 2022 | 112,483,143 | 60,843,026 | 54.1% | 51,536,443 | | 22,190 | 0.80597 |
| 2023 | 108,399,675 | 64,776,292 | 59.8% | 56,412,827 | | 21,429 | 0.77497 |
| 2024 | 104,152,464 | 69,627,822 | 66.9% | 61,347,497 | | 20,645 | 0.74516 |
| 2025 | 99,789,576 | 74,967,419 | 75.1% | 66,533,059 | | 19,842 | 0.71650 |
| 2026 | 95,345,543 | 80,396,303 | 84.3% | 71,962,555 | | 19,023 | 0.68894 |
| 2027 | 90,849,019 | 86,842,569 | 95.6% | 77,692,911 | | 18,188 | 0.66245 |
| 2028 | 86,303,027 | 93,965,874 | 108.9% | 83,892,911 | | 17,336 | 0.63697 |
| 2029 | 81,708,477 | 101,960,988 | 124.8% | 90,593,601 | | 16,469 | 0.61247 |
| 2030 | 77,074,457 | 110,291,501 | 143.1% | 97,856,247 | | 15,589 | 0.58891 |
| 2031 | 72,414,900 | 117,880,774 | 162.8% | 105,483,174 | | 14,699 | 0.56626 |
| 2032 | 67,759,310 | 125,196,500 | 184.8% | 113,168,200 | | 13,803 | 0.54448 |
| 2033 | 63,134,513 | 132,261,343 | 209.5% | 120,713,673 | | 12,905 | 0.52354 |
| 2034 | 58,551,421 | 139,276,990 | 237.9% | 128,134,826 | | 12,009 | 0.50340 |
| 2035 | 54,030,220 | 145,716,608 | 269.7% | 136,363,320 | | 11,119 | 0.48404 |
| 2036 | 49,592,802 | 150,282,705 | 303.0% | 145,380,819 | | 10,241 | 0.46543 |
| 2037 | 45,277,285 | 153,928,503 | 340.0% | 153,917,021 | | 9,384 | 0.44752 |
| 2038 | 41,113,012 | 156,652,738 | 381.0% | 161,614,968 | | 8,548 | 0.43031 |
| 2039 | 37,108,465 | 156,856,778 | 422.7% | 168,256,167 | | 7,739 | 0.41376 |
| 2040 | 33,280,919 | 154,625,118 | 464.6% | 173,407,290 | | 6,963 | 0.39785 |
| 2041 | 29,655,512 | 149,915,789 | 505.5% | 176,721,717 | | 6,226 | 0.38255 |
| 2042 | 26,260,809 | 144,407,016 | 549.9% | 177,975,702 | | 5,534 | 0.36783 |
| 2043 | 23,111,743 | 138,962,995 | 601.3% | 177,366,553 | | 4,887 | 0.35368 |
| 2044 | 20,206,033 | 132,523,527 | 655.9% | 175,116,304 | | 4,287 | 0.34008 |
| 2045 | 17,543,527 | 124,864,161 | 711.7% | 171,250,528 | | 3,735 | 0.32700 |
| 2046 | 15,124,146 | 116,107,070 | 767.7% | 165,855,832 | | 3,231 | 0.31442 |
| 2047 | 12,948,269 | 106,278,376 | 820.8% | 159,026,762 | | 2,777 | 0.30233 |
| 2048 | 11,008,822 | 95,036,107 | 863.3% | 150,720,057 | | 2,370 | 0.29070 |
| 2049 | 9,292,317 | 84,123,777 | 905.3% | 140,966,402 | | 2,008 | 0.27952 |
| 2050 | 7,784,491 | 74,450,743 | 956.4% | 130,206,848 | | 1,687 | 0.26877 |
| 2051 | 6,469,211 | 65,607,755 | 1014.2% | 118,937,239 | | 1,406 | 0.25843 |
| 2052 | 5,331,376 | 57,377,311 | 1076.2% | 107,527,730 | | 1,162 | 0.24849 |
| 2053 | 4,356,600 | 49,737,592 | 1141.7% | 96,275,104 | | 952 | 0.23894 |
| 2054 | 3,531,443 | 42,459,828 | 1202.3% | 85,375,838 | | 774 | 0.22975 |
| 2055 | 2,840,549 | 35,799,028 | 1260.3% | 74,936,209 | | 624 | 0.22091 |
| 2056 | 2,268,086 | 29,953,673 | 1320.7% | 65,093,371 | | 500 | 0.21241 |
| 2057 | 1,797,561 | 24,914,615 | 1386.0% | 55,975,520 | | 397 | 0.20424 |
| 2058 | 1,414,054 | 20,455,847 | 1446.6% | 47,658,248 | | 313 | 0.19639 |
| 2059 | 1,104,105 | 16,637,927 | 1506.9% | 40,154,693 | | 245 | 0.18884 |
| 2060 | 855,479 | 13,480,615 | 1575.8% | 33,500,147 | | 190 | 0.18157 |
| 2061 | 657,551 | 10,784,891 | 1640.2% | 27,693,080 | | 146 | 0.17459 |
| 2062 | 500,881 | 8,530,445 | 1703.1% | 22,684,558 | | 112 | 0.16787 |
| 2063 | 378,733 | 6,706,987 | 1770.9% | 18,431,300 | | 85 | 0.16142 |
| 2064 | 284,545 | 5,220,089 | 1834.5% | 14,867,755 | | 64 | 0.15521 |
| 2065 | 212,483 | 4,033,291 | 1898.2% | 11,906,103 | | 48 | 0.14924 |
| 2066 | 157,539 | 3,093,496 | 1963.6% | 9,462,381 | | 36 | 0.14350 |
| 2067 | 115,461 | 2,351,616 | 2036.7% | 7,458,762 | | 26 | 0.13798 |
| 2068 | 83,924 | 1,746,550 | 2081.1% | 5,825,623 | | 19 | 0.13267 |
| 2069 | 60,545 | 1,266,840 | 2092.4% | 4,499,603 | | 14 | 0.12757 |
| 2070 | 43,273 | 906,460 | 2094.8% | 3,433,511 | | 10 | 0.12266 |
| 2071 | 30,687 | 642,722 | 2094.4% | 2,588,170 | | 7 | 0.11795 |
| 2072 | 21,616 | 450,787 | 2085.4% | 1,927,713 | | 5 | 0.11341 |
| 2073 | 15,142 | 313,782 | 2072.2% | 1,420,542 | | 4 | 0.10905 |
| 2074 | 10,466 | 215,795 | 2062.0% | 1,036,587 | | 2 | 0.10485 |
| 2075 | 7,191 | 148,075 | 2059.2% | 749,369 | | 2 | 0.10082 |
| 2076 | 4,899 | 101,010 | 2061.8% | 536,991 | | 1 | 0.09694 |
| PV Past | 1,044,396,444 | 271,217,165 | 26.0% | | | | |
| PV Future | 1,384,163,984 | 1,867,496,202 | 134.9% | | | | |
| PV Total | 2,428,560,429 | 2,138,713,367 | 88.1% | | | | |

**Attachment 2c: Choice I Policy Forms
Nationwide (VA like Forms Only) Rate Stability Only Experience Projection
Limited Benefit Periods With 55% Limited Rate Increase**

| Calendar Year | Earned Premiums | Incurred Claims | Loss Ratio | Paid Claims | Active Life Reserves | Life Years | 4.00% Discount Factor |
|---------------|-----------------|-----------------|------------|-------------|----------------------|------------|-----------------------|
| 2001 | 101,861 | 0 | 0.0% | 0 | | 354 | 1.83661 |
| 2002 | 6,013,796 | 229,686 | 3.8% | 0 | | 9,852 | 1.76597 |
| 2003 | 41,897,245 | 1,903,421 | 4.5% | 238,956 | | 37,919 | 1.69805 |
| 2004 | 66,951,692 | 1,780,012 | 2.7% | 969,223 | | 43,802 | 1.63274 |
| 2005 | 72,756,865 | 5,050,751 | 6.9% | 1,589,796 | | 44,745 | 1.56994 |
| 2006 | 75,348,783 | 8,527,407 | 11.3% | 2,684,622 | | 46,095 | 1.50956 |
| 2007 | 75,873,431 | 9,546,736 | 12.6% | 4,247,793 | | 45,250 | 1.45150 |
| 2008 | 74,204,294 | 13,640,912 | 18.4% | 6,712,111 | | 44,277 | 1.39567 |
| 2009 | 72,116,541 | 13,719,978 | 19.0% | 9,622,634 | | 43,220 | 1.34199 |
| 2010 | 70,363,317 | 21,529,029 | 30.6% | 12,396,325 | | 42,403 | 1.29038 |
| 2011 | 68,783,274 | 24,402,240 | 35.5% | 15,307,081 | | 41,647 | 1.24075 |
| 2012 | 67,243,814 | 29,545,960 | 43.9% | 19,098,800 | | 40,957 | 1.19303 |
| 2013 | 65,772,523 | 35,162,047 | 53.5% | 24,401,279 | | 40,190 | 1.14714 |
| 2014 | 72,709,697 | 39,965,459 | 55.0% | 28,064,542 | | 39,474 | 1.10302 |
| 2015 | 79,023,712 | 44,872,801 | 56.8% | 33,734,723 | | 38,732 | 1.06060 |
| 2016 | 83,308,097 | 51,543,202 | 61.9% | 39,302,529 | 737,018,235 | 37,997 | 1.01980 |
| 2017 | 77,260,770 | 66,891,789 | 86.6% | 44,168,218 | | 36,837 | 0.98058 |
| 2018 | 77,407,278 | 69,104,054 | 89.3% | 52,230,218 | | 35,609 | 0.94287 |
| 2019 | 109,142,772 | 75,571,709 | 69.2% | 60,419,929 | | 34,328 | 0.90660 |
| 2020 | 104,577,042 | 79,908,744 | 76.4% | 67,169,657 | | 32,990 | 0.87173 |
| 2021 | 99,815,852 | 83,817,821 | 84.0% | 73,615,137 | | 31,593 | 0.83820 |
| 2022 | 94,818,183 | 86,908,883 | 91.7% | 79,146,760 | | 30,127 | 0.80597 |
| 2023 | 89,650,777 | 89,261,506 | 99.6% | 83,774,990 | | 28,635 | 0.77497 |
| 2024 | 84,461,642 | 92,253,726 | 109.2% | 88,005,473 | | 27,139 | 0.74516 |
| 2025 | 79,338,144 | 95,347,341 | 120.2% | 92,151,925 | | 25,650 | 0.71650 |
| 2026 | 74,306,758 | 98,134,413 | 132.1% | 96,162,911 | | 24,170 | 0.68894 |
| 2027 | 69,379,240 | 101,963,953 | 147.0% | 100,070,513 | | 22,703 | 0.66245 |
| 2028 | 64,570,653 | 106,278,577 | 164.6% | 104,196,090 | | 21,248 | 0.63697 |
| 2029 | 59,873,830 | 110,713,539 | 184.9% | 108,591,881 | | 19,806 | 0.61247 |
| 2030 | 55,290,395 | 114,845,075 | 207.7% | 113,125,192 | | 18,383 | 0.58891 |
| 2031 | 50,832,025 | 117,561,539 | 231.3% | 117,476,340 | | 16,985 | 0.56626 |
| 2032 | 46,524,503 | 119,767,975 | 257.4% | 121,242,515 | | 15,622 | 0.54448 |
| 2033 | 42,388,647 | 121,771,063 | 287.3% | 124,347,262 | | 14,294 | 0.52354 |
| 2034 | 38,421,736 | 123,403,037 | 321.2% | 126,923,159 | | 13,008 | 0.50340 |
| 2035 | 34,634,914 | 124,312,062 | 358.9% | 130,032,774 | | 11,768 | 0.48404 |
| 2036 | 31,034,806 | 123,286,920 | 397.3% | 133,568,408 | | 10,583 | 0.46543 |
| 2037 | 27,647,852 | 121,334,808 | 438.9% | 136,215,068 | | 9,462 | 0.44752 |
| 2038 | 24,487,325 | 118,891,564 | 485.5% | 137,713,875 | | 8,403 | 0.43031 |
| 2039 | 21,544,429 | 114,835,514 | 533.0% | 138,050,992 | | 7,410 | 0.41376 |
| 2040 | 18,821,477 | 109,291,682 | 580.7% | 137,035,427 | | 6,486 | 0.39785 |
| 2041 | 16,322,966 | 102,174,256 | 626.0% | 134,546,814 | | 5,638 | 0.38255 |
| 2042 | 14,059,174 | 94,572,339 | 672.7% | 130,539,386 | | 4,868 | 0.36783 |
| 2043 | 12,028,467 | 87,254,519 | 725.4% | 125,261,868 | | 4,174 | 0.35368 |
| 2044 | 10,216,424 | 79,755,673 | 780.7% | 118,984,469 | | 3,551 | 0.34008 |
| 2045 | 8,611,138 | 72,024,388 | 836.4% | 111,859,517 | | 2,997 | 0.32700 |
| 2046 | 7,201,808 | 64,206,681 | 891.5% | 104,077,859 | | 2,510 | 0.31442 |
| 2047 | 5,977,910 | 56,324,602 | 942.2% | 95,801,042 | | 2,087 | 0.30233 |
| 2048 | 4,925,320 | 48,358,269 | 981.8% | 87,110,218 | | 1,722 | 0.29070 |
| 2049 | 4,026,770 | 41,058,763 | 1019.6% | 78,115,726 | | 1,409 | 0.27952 |
| 2050 | 3,265,970 | 34,832,977 | 1066.5% | 69,116,270 | | 1,143 | 0.26877 |
| 2051 | 2,626,840 | 29,391,618 | 1118.9% | 60,412,068 | | 919 | 0.25843 |
| 2052 | 2,094,562 | 24,612,288 | 1175.1% | 52,205,519 | | 732 | 0.24849 |
| 2053 | 1,656,471 | 20,427,892 | 1233.2% | 44,638,205 | | 578 | 0.23894 |
| 2054 | 1,300,379 | 16,731,962 | 1286.7% | 37,783,430 | | 453 | 0.22975 |
| 2055 | 1,013,900 | 13,547,030 | 1336.1% | 31,652,993 | | 353 | 0.22091 |
| 2056 | 785,436 | 10,908,749 | 1388.9% | 26,258,620 | | 272 | 0.21241 |
| 2057 | 603,598 | 8,742,040 | 1448.3% | 21,586,129 | | 209 | 0.20424 |
| 2058 | 461,480 | 6,931,878 | 1502.1% | 17,591,469 | | 159 | 0.19639 |
| 2059 | 351,338 | 5,453,753 | 1552.3% | 14,207,123 | | 120 | 0.18884 |
| 2060 | 266,307 | 4,283,539 | 1608.5% | 11,377,193 | | 90 | 0.18157 |
| 2061 | 200,549 | 3,322,312 | 1656.6% | 9,037,401 | | 67 | 0.17459 |
| 2062 | 148,296 | 2,547,532 | 1717.9% | 7,118,101 | | 50 | 0.16787 |
| 2063 | 109,188 | 1,949,317 | 1785.3% | 5,566,003 | | 36 | 0.16142 |
| 2064 | 80,438 | 1,478,173 | 1837.6% | 4,326,763 | | 27 | 0.15521 |
| 2065 | 59,292 | 1,111,467 | 1874.6% | 3,344,700 | | 19 | 0.14924 |
| 2066 | 43,529 | 831,355 | 1909.9% | 2,570,594 | | 14 | 0.14350 |
| 2067 | 30,808 | 612,749 | 1988.9% | 1,962,927 | | 10 | 0.13798 |
| 2068 | 21,735 | 440,993 | 2028.9% | 1,486,721 | | 7 | 0.13267 |
| 2069 | 15,401 | 309,478 | 2009.5% | 1,113,829 | | 5 | 0.12757 |
| 2070 | 10,856 | 214,465 | 1975.5% | 824,204 | | 3 | 0.12266 |
| 2071 | 7,641 | 146,221 | 1913.6% | 601,445 | | 2 | 0.11795 |
| 2072 | 5,434 | 97,928 | 1802.2% | 432,775 | | 2 | 0.11341 |
| 2073 | 3,869 | 65,400 | 1690.5% | 306,727 | | 1 | 0.10905 |
| 2074 | 2,550 | 43,475 | 1704.7% | 213,993 | | 1 | 0.10485 |
| 2075 | 1,691 | 28,946 | 1711.6% | 146,994 | | 0 | 0.10082 |
| 2076 | 1,151 | 19,407 | 1685.7% | 99,547 | | 0 | 0.09694 |
| PV Past | 1,310,490,060 | 356,534,522 | 27.2% | | | | |
| PV Future | 1,094,087,772 | 1,787,730,828 | 163.4% | | | | |
| PV Total | 2,404,577,833 | 2,144,265,350 | 89.2% | | | | |

**Attachment 3a: Choice I Policy Forms
Virginia State Rate Stability Only Experience Projection
All BPs With Virginia Approved Rate Increase**

| Calendar Year | Earned Premiums | Incurred Claims | Loss Ratio | Paid Claims | Active Life Reserves | Life Years | 4.00% Discount Factor |
|---------------|-----------------|-----------------|------------|-------------|----------------------|------------|-----------------------|
| 2003 | 105,707 | 0 | 0.0% | 0 | | 392 | 1.69805 |
| 2004 | 606,603 | 0 | 0.0% | 0 | | 388 | 1.63274 |
| 2005 | 590,328 | 0 | 0.0% | 0 | | 383 | 1.56994 |
| 2006 | 586,819 | 0 | 0.0% | 0 | | 381 | 1.50956 |
| 2007 | 577,095 | 0 | 0.0% | 0 | | 374 | 1.45150 |
| 2008 | 572,072 | 0 | 0.0% | 0 | | 374 | 1.39567 |
| 2009 | 569,182 | 410,997 | 72.2% | 4,399 | | 371 | 1.34199 |
| 2010 | 563,410 | 0 | 0.0% | 45,250 | | 367 | 1.29038 |
| 2011 | 557,817 | 875 | 0.2% | 49,898 | | 364 | 1.24075 |
| 2012 | 550,511 | 233,234 | 42.4% | 52,292 | | 358 | 1.19303 |
| 2013 | 544,010 | 66,638 | 12.2% | 122,847 | | 355 | 1.14714 |
| 2014 | 628,720 | 163,085 | 25.9% | 120,326 | | 355 | 1.10302 |
| 2015 | 688,331 | 167,224 | 24.3% | 202,881 | | 348 | 1.06060 |
| 2016 | 750,852 | 43,369 | 5.8% | 227,865 | 7,186,921 | 345 | 1.01980 |
| 2017 | 714,200 | 436,824 | 61.2% | 185,696 | | 338 | 0.98058 |
| 2018 | 692,934 | 455,744 | 65.8% | 230,737 | | 330 | 0.94287 |
| 2019 | 675,355 | 486,983 | 72.1% | 301,744 | | 322 | 0.90660 |
| 2020 | 655,514 | 540,454 | 82.4% | 357,441 | | 312 | 0.87173 |
| 2021 | 633,068 | 589,343 | 93.1% | 398,715 | | 302 | 0.83820 |
| 2022 | 611,411 | 632,884 | 103.5% | 468,657 | | 292 | 0.80597 |
| 2023 | 588,136 | 667,669 | 113.5% | 532,521 | | 282 | 0.77497 |
| 2024 | 563,806 | 701,008 | 124.3% | 589,605 | | 270 | 0.74516 |
| 2025 | 539,047 | 758,891 | 140.8% | 645,569 | | 259 | 0.71650 |
| 2026 | 514,003 | 809,156 | 157.4% | 702,279 | | 248 | 0.68894 |
| 2027 | 488,768 | 863,671 | 176.7% | 759,628 | | 236 | 0.66245 |
| 2028 | 463,486 | 927,401 | 200.1% | 819,890 | | 225 | 0.63697 |
| 2029 | 438,129 | 991,122 | 226.2% | 883,258 | | 213 | 0.61247 |
| 2030 | 412,700 | 1,076,189 | 260.8% | 951,694 | | 201 | 0.58891 |
| 2031 | 387,257 | 1,148,334 | 296.5% | 1,024,996 | | 189 | 0.56626 |
| 2032 | 361,921 | 1,209,034 | 334.1% | 1,098,017 | | 177 | 0.54448 |
| 2033 | 336,921 | 1,271,757 | 377.5% | 1,168,277 | | 165 | 0.52354 |
| 2034 | 312,255 | 1,330,439 | 426.1% | 1,234,107 | | 153 | 0.50340 |
| 2035 | 287,978 | 1,393,047 | 483.7% | 1,305,408 | | 141 | 0.48404 |
| 2036 | 264,186 | 1,435,879 | 543.5% | 1,387,202 | | 130 | 0.46543 |
| 2037 | 241,052 | 1,453,745 | 603.1% | 1,465,271 | | 119 | 0.44752 |
| 2038 | 218,846 | 1,485,657 | 678.9% | 1,533,687 | | 108 | 0.43031 |
| 2039 | 197,554 | 1,499,454 | 759.0% | 1,593,956 | | 97 | 0.41376 |
| 2040 | 177,206 | 1,482,532 | 836.6% | 1,642,336 | | 87 | 0.39785 |
| 2041 | 157,927 | 1,446,538 | 916.0% | 1,674,659 | | 78 | 0.38255 |
| 2042 | 139,913 | 1,391,023 | 994.2% | 1,688,206 | | 69 | 0.36783 |
| 2043 | 123,292 | 1,347,188 | 1092.7% | 1,684,563 | | 61 | 0.35368 |
| 2044 | 107,994 | 1,296,830 | 1200.8% | 1,667,820 | | 53 | 0.34008 |
| 2045 | 93,955 | 1,230,286 | 1309.4% | 1,637,864 | | 46 | 0.32700 |
| 2046 | 81,162 | 1,153,304 | 1421.0% | 1,593,856 | | 40 | 0.31442 |
| 2047 | 69,639 | 1,061,445 | 1524.2% | 1,536,610 | | 34 | 0.30233 |
| 2048 | 59,367 | 956,497 | 1611.2% | 1,465,518 | | 29 | 0.29070 |
| 2049 | 50,259 | 836,465 | 1664.3% | 1,378,145 | | 25 | 0.27952 |
| 2050 | 42,229 | 749,226 | 1774.2% | 1,277,836 | | 21 | 0.26877 |
| 2051 | 35,199 | 670,756 | 1905.6% | 1,172,413 | | 17 | 0.25843 |
| 2052 | 29,098 | 596,214 | 2049.0% | 1,066,362 | | 14 | 0.24849 |
| 2053 | 23,859 | 520,176 | 2180.2% | 961,999 | | 12 | 0.23894 |
| 2054 | 19,421 | 447,570 | 2304.5% | 860,923 | | 10 | 0.22975 |
| 2055 | 15,701 | 375,731 | 2393.1% | 762,837 | | 8 | 0.22091 |
| 2056 | 12,604 | 313,067 | 2483.8% | 668,472 | | 6 | 0.21241 |
| 2057 | 10,042 | 260,279 | 2591.8% | 579,209 | | 5 | 0.20424 |
| 2058 | 7,934 | 214,717 | 2706.3% | 496,235 | | 4 | 0.19639 |
| 2059 | 6,214 | 171,136 | 2753.9% | 419,104 | | 3 | 0.18884 |
| 2060 | 4,823 | 140,633 | 2916.0% | 348,920 | | 2 | 0.18157 |
| 2061 | 3,709 | 115,453 | 3112.8% | 287,171 | | 2 | 0.17459 |
| 2062 | 2,811 | 92,093 | 3276.0% | 233,519 | | 1 | 0.16787 |
| 2063 | 2,110 | 72,013 | 3413.1% | 188,036 | | 1 | 0.16142 |
| 2064 | 1,578 | 54,790 | 3473.1% | 150,315 | | 1 | 0.15521 |
| 2065 | 1,177 | 40,289 | 3423.3% | 119,550 | | 1 | 0.14924 |
| 2066 | 876 | 29,233 | 3338.7% | 94,248 | | 0 | 0.14350 |
| 2067 | 634 | 20,546 | 3238.4% | 73,204 | | 0 | 0.13798 |
| 2068 | 450 | 13,791 | 3064.8% | 55,629 | | 0 | 0.13267 |
| 2069 | 315 | 9,101 | 2889.9% | 40,953 | | 0 | 0.12757 |
| 2070 | 215 | 5,945 | 2765.6% | 28,930 | | 0 | 0.12266 |
| 2071 | 142 | 3,873 | 2722.0% | 19,443 | | 0 | 0.11795 |
| 2072 | 91 | 2,529 | 2772.6% | 12,347 | | 0 | 0.11341 |
| 2073 | 56 | 1,647 | 2920.0% | 7,334 | | 0 | 0.10905 |
| 2074 | 32 | 1,036 | 3243.0% | 4,116 | | 0 | 0.10485 |
| 2075 | 17 | 640 | 3741.3% | 2,222 | | 0 | 0.10082 |
| 2076 | 9 | 388 | 4199.6% | 1,209 | | 0 | 0.09694 |
| PV Past | 10,271,659 | 1,308,809 | 12.7% | | | | |
| PV Future | 8,026,742 | 18,512,797 | 230.6% | | | | |
| PV Total | 18,298,401 | 19,821,606 | 108.3% | | | | |

**Attachment 3b: Choice I Policy Forms
Virginia State Rate Stability Only Experience Projection
Lifetime Benefit Periods With Virginia Approved Rate Increase**

| Calendar Year | Earned Premiums | Incurred Claims | Loss Ratio | Paid Claims | Active Life Reserves | Life Years | 4.00% Discount Factor |
|---------------|-----------------|-----------------|------------|-------------|----------------------|------------|-----------------------|
| 2003 | 46,842 | 0 | 0.0% | 0 | | 153 | 1.69805 |
| 2004 | 267,422 | 0 | 0.0% | 0 | | 146 | 1.63274 |
| 2005 | 260,215 | 0 | 0.0% | 0 | | 145 | 1.56994 |
| 2006 | 259,163 | 0 | 0.0% | 0 | | 143 | 1.50956 |
| 2007 | 257,203 | 0 | 0.0% | 0 | | 143 | 1.45150 |
| 2008 | 257,203 | 0 | 0.0% | 0 | | 143 | 1.39567 |
| 2009 | 254,314 | 410,997 | 161.6% | 4,399 | | 140 | 1.34199 |
| 2010 | 249,385 | 0 | 0.0% | 45,250 | | 138 | 1.29038 |
| 2011 | 246,969 | 875 | 0.4% | 49,898 | | 137 | 1.24075 |
| 2012 | 245,538 | 0 | 0.0% | 41,491 | | 134 | 1.19303 |
| 2013 | 242,383 | 0 | 0.0% | 48,029 | | 134 | 1.14714 |
| 2014 | 288,666 | 201 | 0.1% | 54,459 | | 134 | 1.10302 |
| 2015 | 316,941 | 314 | 0.1% | 56,274 | | 133 | 1.06060 |
| 2016 | 350,459 | 3,607 | 1.0% | 58,248 | 3,428,054 | 132 | 1.01980 |
| 2017 | 338,911 | 172,326 | 50.8% | 58,162 | | 130 | 0.98058 |
| 2018 | 332,303 | 183,714 | 55.3% | 80,306 | | 127 | 0.94287 |
| 2019 | 325,011 | 199,684 | 61.4% | 104,135 | | 125 | 0.90660 |
| 2020 | 317,194 | 226,624 | 71.4% | 130,464 | | 122 | 0.87173 |
| 2021 | 308,758 | 251,040 | 81.3% | 158,890 | | 118 | 0.83820 |
| 2022 | 299,651 | 273,757 | 91.4% | 188,272 | | 115 | 0.80597 |
| 2023 | 289,797 | 291,625 | 100.6% | 217,169 | | 111 | 0.77497 |
| 2024 | 279,413 | 308,716 | 110.5% | 244,666 | | 108 | 0.74516 |
| 2025 | 268,763 | 337,815 | 125.7% | 272,634 | | 104 | 0.71650 |
| 2026 | 257,879 | 363,125 | 140.8% | 301,531 | | 100 | 0.68894 |
| 2027 | 246,788 | 390,794 | 158.4% | 331,124 | | 96 | 0.66245 |
| 2028 | 235,526 | 423,572 | 179.8% | 362,217 | | 92 | 0.63697 |
| 2029 | 224,089 | 456,704 | 203.8% | 394,996 | | 88 | 0.61247 |
| 2030 | 212,481 | 498,331 | 234.5% | 430,067 | | 83 | 0.58891 |
| 2031 | 200,733 | 534,929 | 266.5% | 467,056 | | 79 | 0.56626 |
| 2032 | 188,913 | 566,884 | 300.1% | 504,163 | | 75 | 0.54448 |
| 2033 | 177,131 | 601,613 | 339.6% | 540,306 | | 70 | 0.52354 |
| 2034 | 165,400 | 635,498 | 384.2% | 575,244 | | 66 | 0.50340 |
| 2035 | 153,752 | 669,871 | 435.7% | 613,110 | | 62 | 0.48404 |
| 2036 | 142,239 | 697,665 | 490.5% | 656,493 | | 57 | 0.46543 |
| 2037 | 130,945 | 718,350 | 548.6% | 699,681 | | 53 | 0.44752 |
| 2038 | 119,998 | 744,754 | 620.6% | 740,122 | | 49 | 0.43031 |
| 2039 | 109,412 | 763,648 | 698.0% | 778,391 | | 45 | 0.41376 |
| 2040 | 99,202 | 766,019 | 772.2% | 812,374 | | 41 | 0.39785 |
| 2041 | 89,431 | 761,469 | 851.5% | 840,052 | | 37 | 0.38255 |
| 2042 | 80,184 | 750,760 | 936.3% | 860,311 | | 33 | 0.36783 |
| 2043 | 71,525 | 747,521 | 1045.1% | 873,844 | | 30 | 0.35368 |
| 2044 | 63,438 | 739,414 | 1165.6% | 882,327 | | 27 | 0.34008 |
| 2045 | 55,910 | 719,237 | 1286.4% | 884,785 | | 24 | 0.32700 |
| 2046 | 48,953 | 689,979 | 1409.5% | 880,125 | | 21 | 0.31442 |
| 2047 | 42,587 | 648,585 | 1522.9% | 867,808 | | 18 | 0.30233 |
| 2048 | 36,819 | 598,013 | 1624.2% | 846,731 | | 16 | 0.29070 |
| 2049 | 31,616 | 533,497 | 1687.4% | 814,426 | | 14 | 0.27952 |
| 2050 | 26,952 | 487,167 | 1807.6% | 772,431 | | 12 | 0.26877 |
| 2051 | 22,793 | 446,020 | 1956.8% | 725,215 | | 10 | 0.25843 |
| 2052 | 19,117 | 402,738 | 2106.7% | 675,049 | | 8 | 0.24849 |
| 2053 | 15,899 | 357,707 | 2249.8% | 622,863 | | 7 | 0.23894 |
| 2054 | 13,120 | 311,395 | 2373.5% | 569,466 | | 6 | 0.22975 |
| 2055 | 10,747 | 264,708 | 2463.1% | 515,000 | | 5 | 0.22091 |
| 2056 | 8,735 | 221,965 | 2541.0% | 459,829 | | 4 | 0.21241 |
| 2057 | 7,041 | 185,020 | 2627.6% | 405,161 | | 3 | 0.20424 |
| 2058 | 5,620 | 153,197 | 2725.8% | 352,035 | | 2 | 0.19639 |
| 2059 | 4,438 | 121,895 | 2746.3% | 300,779 | | 2 | 0.18884 |
| 2060 | 3,467 | 100,034 | 2885.7% | 252,688 | | 1 | 0.18157 |
| 2061 | 2,677 | 81,978 | 3062.5% | 209,183 | | 1 | 0.17459 |
| 2062 | 2,042 | 65,708 | 3217.1% | 170,680 | | 1 | 0.16787 |
| 2063 | 1,542 | 52,304 | 3392.5% | 137,545 | | 1 | 0.16142 |
| 2064 | 1,156 | 40,747 | 3526.0% | 110,044 | | 0 | 0.15521 |
| 2065 | 862 | 30,314 | 3515.0% | 87,574 | | 0 | 0.14924 |
| 2066 | 641 | 22,228 | 3468.6% | 69,281 | | 0 | 0.14350 |
| 2067 | 472 | 15,821 | 3354.8% | 54,304 | | 0 | 0.13798 |
| 2068 | 342 | 10,720 | 3137.7% | 41,851 | | 0 | 0.13267 |
| 2069 | 243 | 7,167 | 2949.1% | 31,429 | | 0 | 0.12757 |
| 2070 | 168 | 4,743 | 2819.2% | 22,668 | | 0 | 0.12266 |
| 2071 | 113 | 3,116 | 2766.5% | 15,576 | | 0 | 0.11795 |
| 2072 | 73 | 2,040 | 2810.6% | 10,084 | | 0 | 0.11341 |
| 2073 | 45 | 1,334 | 2985.3% | 6,070 | | 0 | 0.10905 |
| 2074 | 26 | 849 | 3295.2% | 3,423 | | 0 | 0.10485 |
| 2075 | 14 | 532 | 3778.4% | 1,843 | | 0 | 0.10082 |
| 2076 | 8 | 329 | 4342.2% | 996 | | 0 | 0.09694 |
| PV Past | 4,600,661 | 556,875 | 12.1% | | | | |
| PV Future | 4,035,413 | 9,186,377 | 227.6% | | | | |
| PV Total | 8,636,074 | 9,743,252 | 112.8% | | | | |

**Attachment 3c: Choice I Policy Forms
Virginia State Rate Stability Only Experience Projection
Limited Benefit Periods With Virginia Approved Rate Increase**

| Calendar Year | Earned Premiums | Incurred Claims | Loss Ratio | Paid Claims | Active Life Reserves | Life Years | 4.00% Discount Factor |
|---------------|-----------------|-----------------|------------|-------------|----------------------|------------|-----------------------|
| 2003 | 58,865 | 0 | 0.0% | 0 | | 239 | 1.69805 |
| 2004 | 339,181 | 0 | 0.0% | 0 | | 242 | 1.63274 |
| 2005 | 330,113 | 0 | 0.0% | 0 | | 238 | 1.56994 |
| 2006 | 327,655 | 0 | 0.0% | 0 | | 238 | 1.50956 |
| 2007 | 319,891 | 0 | 0.0% | 0 | | 231 | 1.45150 |
| 2008 | 314,869 | 0 | 0.0% | 0 | | 231 | 1.39567 |
| 2009 | 314,869 | 0 | 0.0% | 0 | | 231 | 1.34199 |
| 2010 | 314,024 | 0 | 0.0% | 0 | | 229 | 1.29038 |
| 2011 | 310,848 | 0 | 0.0% | 0 | | 227 | 1.24075 |
| 2012 | 304,973 | 233,234 | 76.5% | 10,801 | | 224 | 1.19303 |
| 2013 | 301,627 | 66,638 | 22.1% | 74,817 | | 221 | 1.14714 |
| 2014 | 340,054 | 162,884 | 47.9% | 65,867 | | 221 | 1.10302 |
| 2015 | 371,391 | 166,910 | 44.9% | 146,607 | | 215 | 1.06060 |
| 2016 | 400,394 | 39,762 | 9.9% | 169,617 | 3,758,867 | 213 | 1.01980 |
| 2017 | 375,289 | 264,498 | 70.5% | 127,534 | | 208 | 0.98058 |
| 2018 | 360,631 | 272,030 | 75.4% | 150,431 | | 203 | 0.94287 |
| 2019 | 350,344 | 287,298 | 82.0% | 197,610 | | 197 | 0.90660 |
| 2020 | 338,320 | 313,830 | 92.8% | 226,977 | | 190 | 0.87173 |
| 2021 | 324,310 | 338,303 | 104.3% | 239,825 | | 184 | 0.83820 |
| 2022 | 311,759 | 359,127 | 115.2% | 280,385 | | 177 | 0.80597 |
| 2023 | 298,339 | 376,044 | 126.0% | 315,352 | | 170 | 0.77497 |
| 2024 | 284,393 | 392,292 | 137.9% | 344,939 | | 163 | 0.74516 |
| 2025 | 270,284 | 421,076 | 155.8% | 372,935 | | 155 | 0.71650 |
| 2026 | 256,124 | 446,031 | 174.1% | 400,749 | | 148 | 0.68894 |
| 2027 | 241,980 | 472,877 | 195.4% | 428,503 | | 140 | 0.66245 |
| 2028 | 227,960 | 503,829 | 221.0% | 457,673 | | 133 | 0.63697 |
| 2029 | 214,040 | 534,418 | 249.7% | 488,263 | | 125 | 0.61247 |
| 2030 | 200,219 | 577,858 | 288.6% | 521,627 | | 117 | 0.58891 |
| 2031 | 186,524 | 613,405 | 328.9% | 557,940 | | 110 | 0.56626 |
| 2032 | 173,008 | 642,150 | 371.2% | 593,855 | | 102 | 0.54448 |
| 2033 | 159,790 | 670,144 | 419.4% | 627,971 | | 94 | 0.52354 |
| 2034 | 146,855 | 694,940 | 473.2% | 658,863 | | 87 | 0.50340 |
| 2035 | 134,225 | 723,176 | 538.8% | 692,298 | | 80 | 0.48404 |
| 2036 | 121,947 | 738,214 | 605.4% | 730,710 | | 72 | 0.46543 |
| 2037 | 110,107 | 735,396 | 667.9% | 765,589 | | 65 | 0.44752 |
| 2038 | 98,848 | 740,903 | 749.5% | 793,565 | | 59 | 0.43031 |
| 2039 | 88,141 | 735,807 | 834.8% | 815,565 | | 52 | 0.41376 |
| 2040 | 78,004 | 716,512 | 918.6% | 829,962 | | 46 | 0.39785 |
| 2041 | 68,496 | 685,069 | 1000.2% | 834,607 | | 41 | 0.38255 |
| 2042 | 59,729 | 640,263 | 1072.0% | 827,894 | | 36 | 0.36783 |
| 2043 | 51,767 | 599,667 | 1158.4% | 810,719 | | 31 | 0.35368 |
| 2044 | 44,557 | 557,417 | 1251.0% | 785,493 | | 27 | 0.34008 |
| 2045 | 38,045 | 511,049 | 1343.3% | 753,080 | | 23 | 0.32700 |
| 2046 | 32,209 | 463,325 | 1438.5% | 713,732 | | 19 | 0.31442 |
| 2047 | 27,052 | 412,861 | 1526.2% | 668,802 | | 16 | 0.30233 |
| 2048 | 22,548 | 358,484 | 1589.8% | 618,787 | | 14 | 0.29070 |
| 2049 | 18,642 | 302,968 | 1625.2% | 563,719 | | 11 | 0.27952 |
| 2050 | 15,277 | 262,059 | 1715.3% | 505,405 | | 9 | 0.26877 |
| 2051 | 12,406 | 224,736 | 1811.6% | 447,197 | | 7 | 0.25843 |
| 2052 | 9,981 | 193,475 | 1938.5% | 391,313 | | 6 | 0.24849 |
| 2053 | 7,960 | 162,469 | 2041.2% | 339,136 | | 5 | 0.23894 |
| 2054 | 6,301 | 136,175 | 2161.1% | 291,457 | | 4 | 0.22975 |
| 2055 | 4,954 | 111,023 | 2241.3% | 247,837 | | 3 | 0.22091 |
| 2056 | 3,869 | 91,102 | 2354.6% | 208,642 | | 2 | 0.21241 |
| 2057 | 3,001 | 75,259 | 2507.8% | 174,048 | | 2 | 0.20424 |
| 2058 | 2,313 | 61,520 | 2659.2% | 144,200 | | 1 | 0.19639 |
| 2059 | 1,776 | 49,242 | 2772.8% | 118,325 | | 1 | 0.18884 |
| 2060 | 1,356 | 40,599 | 2993.2% | 96,232 | | 1 | 0.18157 |
| 2061 | 1,032 | 33,475 | 3243.2% | 77,989 | | 1 | 0.17459 |
| 2062 | 769 | 26,384 | 3432.5% | 62,839 | | 0 | 0.16787 |
| 2063 | 568 | 19,709 | 3468.8% | 50,491 | | 0 | 0.16142 |
| 2064 | 422 | 14,043 | 3328.2% | 40,272 | | 0 | 0.15521 |
| 2065 | 315 | 9,976 | 3171.7% | 31,976 | | 0 | 0.14924 |
| 2066 | 235 | 7,005 | 2984.1% | 24,967 | | 0 | 0.14350 |
| 2067 | 163 | 4,724 | 2901.2% | 18,900 | | 0 | 0.13798 |
| 2068 | 108 | 3,070 | 2835.1% | 13,777 | | 0 | 0.13267 |
| 2069 | 72 | 1,934 | 2689.9% | 9,525 | | 0 | 0.12757 |
| 2070 | 47 | 1,201 | 2572.4% | 6,262 | | 0 | 0.12266 |
| 2071 | 30 | 757 | 2552.9% | 3,866 | | 0 | 0.11795 |
| 2072 | 19 | 488 | 2624.4% | 2,263 | | 0 | 0.11341 |
| 2073 | 12 | 313 | 2671.3% | 1,264 | | 0 | 0.10905 |
| 2074 | 6 | 188 | 3026.2% | 693 | | 0 | 0.10485 |
| 2075 | 3 | 108 | 3568.4% | 379 | | 0 | 0.10082 |
| 2076 | 2 | 59 | 3552.0% | 213 | | 0 | 0.09694 |
| PV Past | 5,670,998 | 751,934 | 13.3% | | | | |
| PV Future | 3,991,329 | 9,326,420 | 233.7% | | | | |
| PV Total | 9,662,327 | 10,078,354 | 104.3% | | | | |

**Attachment 4a: Choice I Policy Forms
Virginia State Rate Stability Only Experience Projection
All BPs With 72% Lifetime And 55% Limited Rate Increases**

| Calendar Year | Earned Premiums | Incurred Claims | Loss Ratio | Paid Claims | Active Life Reserves | Life Years | 4.00% Discount Factor |
|---------------|-----------------|-----------------|------------|-------------|----------------------|------------|-----------------------|
| 2003 | 105,707 | 0 | 0.0% | 0 | | 392 | 1.69805 |
| 2004 | 606,603 | 0 | 0.0% | 0 | | 388 | 1.63274 |
| 2005 | 590,328 | 0 | 0.0% | 0 | | 383 | 1.56994 |
| 2006 | 586,819 | 0 | 0.0% | 0 | | 381 | 1.50956 |
| 2007 | 577,095 | 0 | 0.0% | 0 | | 374 | 1.45150 |
| 2008 | 572,072 | 0 | 0.0% | 0 | | 374 | 1.39567 |
| 2009 | 569,182 | 410,997 | 72.2% | 4,399 | | 371 | 1.34199 |
| 2010 | 563,410 | 0 | 0.0% | 45,250 | | 367 | 1.29038 |
| 2011 | 557,817 | 875 | 0.2% | 49,898 | | 364 | 1.24075 |
| 2012 | 550,511 | 233,234 | 42.4% | 52,292 | | 358 | 1.19303 |
| 2013 | 544,010 | 66,638 | 12.2% | 122,847 | | 355 | 1.14714 |
| 2014 | 628,720 | 163,085 | 25.9% | 120,326 | | 355 | 1.10302 |
| 2015 | 688,331 | 167,224 | 24.3% | 202,881 | | 348 | 1.06060 |
| 2016 | 750,852 | 43,369 | 5.8% | 227,865 | 7,186,921 | 345 | 1.01980 |
| 2017 | 714,200 | 436,824 | 61.2% | 185,696 | | 338 | 0.98058 |
| 2018 | 728,580 | 457,702 | 62.8% | 231,497 | | 330 | 0.94287 |
| 2019 | 1,098,958 | 510,045 | 46.4% | 314,087 | | 322 | 0.90660 |
| 2020 | 1,067,954 | 564,035 | 52.8% | 372,406 | | 312 | 0.87173 |
| 2021 | 1,033,247 | 613,426 | 59.4% | 415,945 | | 302 | 0.83820 |
| 2022 | 998,278 | 657,291 | 65.8% | 487,783 | | 292 | 0.80597 |
| 2023 | 960,631 | 692,189 | 72.1% | 553,170 | | 282 | 0.77497 |
| 2024 | 921,226 | 725,604 | 78.8% | 611,421 | | 270 | 0.74516 |
| 2025 | 881,091 | 784,213 | 89.0% | 668,374 | | 259 | 0.71650 |
| 2026 | 840,458 | 834,910 | 99.3% | 725,950 | | 248 | 0.68894 |
| 2027 | 799,484 | 889,905 | 111.3% | 784,058 | | 236 | 0.66245 |
| 2028 | 758,400 | 954,360 | 125.8% | 845,062 | | 225 | 0.63697 |
| 2029 | 717,165 | 1,018,677 | 142.0% | 909,153 | | 213 | 0.61247 |
| 2030 | 675,785 | 1,104,699 | 163.5% | 978,327 | | 201 | 0.58891 |
| 2031 | 634,357 | 1,177,428 | 185.6% | 1,052,365 | | 189 | 0.56626 |
| 2032 | 593,081 | 1,238,346 | 208.8% | 1,126,008 | | 177 | 0.54448 |
| 2033 | 552,332 | 1,301,335 | 235.6% | 1,196,745 | | 165 | 0.52354 |
| 2034 | 512,108 | 1,360,133 | 265.6% | 1,262,875 | | 153 | 0.50340 |
| 2035 | 472,499 | 1,422,548 | 301.1% | 1,334,285 | | 141 | 0.48404 |
| 2036 | 433,665 | 1,464,413 | 337.7% | 1,415,966 | | 130 | 0.46543 |
| 2037 | 395,890 | 1,480,742 | 374.0% | 1,493,640 | | 119 | 0.44752 |
| 2038 | 359,610 | 1,511,430 | 420.3% | 1,561,427 | | 108 | 0.43031 |
| 2039 | 324,808 | 1,523,794 | 469.1% | 1,620,886 | | 97 | 0.41376 |
| 2040 | 291,534 | 1,505,072 | 516.3% | 1,668,249 | | 87 | 0.39785 |
| 2041 | 259,990 | 1,467,154 | 564.3% | 1,699,344 | | 78 | 0.38255 |
| 2042 | 230,496 | 1,409,619 | 611.6% | 1,711,477 | | 69 | 0.36783 |
| 2043 | 203,261 | 1,364,026 | 671.1% | 1,706,298 | | 61 | 0.35368 |
| 2044 | 178,175 | 1,311,987 | 736.3% | 1,687,964 | | 53 | 0.34008 |
| 2045 | 155,135 | 1,243,745 | 801.7% | 1,656,377 | | 46 | 0.32700 |
| 2046 | 134,123 | 1,165,117 | 868.7% | 1,610,713 | | 40 | 0.31442 |
| 2047 | 115,181 | 1,071,626 | 930.4% | 1,551,815 | | 34 | 0.30233 |
| 2048 | 98,278 | 965,114 | 982.0% | 1,479,086 | | 29 | 0.29070 |
| 2049 | 83,276 | 843,551 | 1013.0% | 1,390,083 | | 25 | 0.27952 |
| 2050 | 70,037 | 755,192 | 1078.3% | 1,288,203 | | 21 | 0.26877 |
| 2051 | 58,433 | 675,784 | 1156.5% | 1,181,329 | | 17 | 0.25843 |
| 2052 | 48,351 | 600,420 | 1241.8% | 1,073,970 | | 14 | 0.24849 |
| 2053 | 39,684 | 523,627 | 1319.5% | 968,443 | | 12 | 0.23894 |
| 2054 | 32,333 | 450,366 | 1392.9% | 866,342 | | 10 | 0.22975 |
| 2055 | 26,163 | 377,943 | 1444.6% | 767,352 | | 8 | 0.22091 |
| 2056 | 21,022 | 314,802 | 1497.5% | 672,195 | | 6 | 0.21241 |
| 2057 | 16,763 | 261,635 | 1560.8% | 582,247 | | 5 | 0.20424 |
| 2058 | 13,253 | 215,770 | 1628.1% | 498,688 | | 4 | 0.19639 |
| 2059 | 10,387 | 171,927 | 1655.3% | 421,057 | | 3 | 0.18884 |
| 2060 | 8,065 | 141,244 | 1751.4% | 350,452 | | 2 | 0.18157 |
| 2061 | 6,204 | 115,925 | 1868.6% | 288,359 | | 2 | 0.17459 |
| 2062 | 4,704 | 92,448 | 1965.1% | 234,428 | | 1 | 0.16787 |
| 2063 | 3,532 | 72,276 | 2046.1% | 188,724 | | 1 | 0.16142 |
| 2064 | 2,642 | 54,981 | 2081.3% | 150,833 | | 1 | 0.15521 |
| 2065 | 1,971 | 40,423 | 2051.1% | 119,939 | | 1 | 0.14924 |
| 2066 | 1,466 | 29,326 | 2000.3% | 94,537 | | 0 | 0.14350 |
| 2067 | 1,064 | 20,608 | 1937.7% | 73,417 | | 0 | 0.13798 |
| 2068 | 756 | 13,831 | 1830.6% | 55,783 | | 0 | 0.13267 |
| 2069 | 529 | 9,127 | 1723.8% | 41,062 | | 0 | 0.12757 |
| 2070 | 362 | 5,961 | 1647.6% | 29,003 | | 0 | 0.12266 |
| 2071 | 240 | 3,883 | 1620.0% | 19,490 | | 0 | 0.11795 |
| 2072 | 154 | 2,535 | 1649.2% | 12,376 | | 0 | 0.11341 |
| 2073 | 95 | 1,651 | 1737.4% | 7,350 | | 0 | 0.10905 |
| 2074 | 54 | 1,039 | 1926.7% | 4,125 | | 0 | 0.10485 |
| 2075 | 29 | 642 | 2218.6% | 2,226 | | 0 | 0.10082 |
| 2076 | 16 | 389 | 2491.1% | 1,211 | | 0 | 0.09694 |
| PV Past | 10,271,659 | 1,308,809 | 12.7% | | | | |
| PV Future | 12,300,947 | 18,918,839 | 153.8% | | | | |
| PV Total | 22,572,606 | 20,227,648 | 89.6% | | | | |

**Attachment 4b: Choice I Policy Forms
Virginia State Rate Stability Only Experience Projection
Lifetime Benefit Periods With 72% Lifetime Rate Increase**

| Calendar Year | Earned Premiums | Incurred Claims | Loss Ratio | Paid Claims | Active Life Reserves | Life Years | 0.04000 Discount Factor |
|---------------|-----------------|-----------------|------------|-------------|----------------------|------------|-------------------------|
| 2003 | 46,842 | 0 | 0.0% | 0 | | 153 | 1.69805 |
| 2004 | 267,422 | 0 | 0.0% | 0 | | 146 | 1.63274 |
| 2005 | 260,215 | 0 | 0.0% | 0 | | 145 | 1.56994 |
| 2006 | 259,163 | 0 | 0.0% | 0 | | 143 | 1.50956 |
| 2007 | 257,203 | 0 | 0.0% | 0 | | 143 | 1.45150 |
| 2008 | 257,203 | 0 | 0.0% | 0 | | 143 | 1.39567 |
| 2009 | 254,314 | 410,997 | 161.6% | 4,399 | | 140 | 1.34199 |
| 2010 | 249,385 | 0 | 0.0% | 45,250 | | 138 | 1.29038 |
| 2011 | 246,969 | 875 | 0.4% | 49,898 | | 137 | 1.24075 |
| 2012 | 245,538 | 0 | 0.0% | 41,491 | | 134 | 1.19303 |
| 2013 | 242,383 | 0 | 0.0% | 48,029 | | 134 | 1.14714 |
| 2014 | 288,666 | 201 | 0.1% | 54,459 | | 134 | 1.10302 |
| 2015 | 316,941 | 314 | 0.1% | 56,274 | | 133 | 1.06060 |
| 2016 | 350,459 | 3,607 | 1.0% | 58,248 | 3,428,054 | 132 | 1.01980 |
| 2017 | 338,911 | 172,326 | 50.8% | 58,162 | | 130 | 0.98058 |
| 2018 | 351,850 | 184,635 | 52.5% | 80,646 | | 127 | 0.94287 |
| 2019 | 558,014 | 210,778 | 37.8% | 109,586 | | 125 | 0.90660 |
| 2020 | 544,866 | 238,299 | 43.7% | 137,142 | | 122 | 0.87173 |
| 2021 | 530,566 | 263,224 | 49.6% | 166,734 | | 118 | 0.83820 |
| 2022 | 515,051 | 286,367 | 55.6% | 197,195 | | 115 | 0.80597 |
| 2023 | 498,206 | 304,483 | 61.1% | 227,049 | | 111 | 0.77497 |
| 2024 | 480,417 | 321,781 | 67.0% | 255,367 | | 108 | 0.74516 |
| 2025 | 462,152 | 351,486 | 76.1% | 284,094 | | 104 | 0.71650 |
| 2026 | 443,466 | 377,204 | 85.1% | 313,703 | | 100 | 0.68894 |
| 2027 | 424,416 | 405,284 | 95.5% | 343,950 | | 96 | 0.66245 |
| 2028 | 405,062 | 438,623 | 108.3% | 375,672 | | 92 | 0.63697 |
| 2029 | 385,403 | 472,236 | 122.5% | 409,052 | | 88 | 0.61247 |
| 2030 | 365,446 | 514,509 | 140.8% | 444,714 | | 83 | 0.58891 |
| 2031 | 345,244 | 551,548 | 159.8% | 482,270 | | 79 | 0.56626 |
| 2032 | 324,919 | 583,715 | 179.6% | 519,867 | | 75 | 0.54448 |
| 2033 | 304,657 | 618,710 | 203.1% | 556,405 | | 70 | 0.52354 |
| 2034 | 284,483 | 652,774 | 229.5% | 591,636 | | 66 | 0.50340 |
| 2035 | 264,450 | 687,105 | 259.8% | 629,677 | | 62 | 0.48404 |
| 2036 | 244,647 | 714,460 | 292.0% | 673,104 | | 57 | 0.46543 |
| 2037 | 225,224 | 734,424 | 326.1% | 716,180 | | 53 | 0.44752 |
| 2038 | 206,396 | 760,251 | 368.3% | 756,377 | | 49 | 0.43031 |
| 2039 | 188,189 | 778,442 | 413.6% | 794,299 | | 45 | 0.41376 |
| 2040 | 170,628 | 779,859 | 457.1% | 827,811 | | 41 | 0.39785 |
| 2041 | 153,821 | 774,294 | 503.4% | 854,894 | | 37 | 0.38255 |
| 2042 | 137,916 | 762,526 | 552.9% | 874,449 | | 33 | 0.36783 |
| 2043 | 123,022 | 758,386 | 616.5% | 887,204 | | 30 | 0.35368 |
| 2044 | 109,113 | 749,387 | 686.8% | 894,871 | | 27 | 0.34008 |
| 2045 | 96,165 | 728,263 | 757.3% | 896,477 | | 24 | 0.32700 |
| 2046 | 84,199 | 698,041 | 829.0% | 890,934 | | 21 | 0.31442 |
| 2047 | 73,250 | 655,645 | 895.1% | 877,713 | | 18 | 0.30233 |
| 2048 | 63,328 | 604,098 | 953.9% | 855,717 | | 16 | 0.29070 |
| 2049 | 54,380 | 538,582 | 990.4% | 822,465 | | 14 | 0.27952 |
| 2050 | 46,357 | 491,518 | 1060.3% | 779,535 | | 12 | 0.26877 |
| 2051 | 39,204 | 449,757 | 1147.2% | 731,438 | | 10 | 0.25843 |
| 2052 | 32,881 | 405,908 | 1234.5% | 680,459 | | 8 | 0.24849 |
| 2053 | 27,347 | 360,346 | 1317.7% | 627,532 | | 7 | 0.23894 |
| 2054 | 22,566 | 313,555 | 1389.5% | 573,464 | | 6 | 0.22975 |
| 2055 | 18,485 | 266,438 | 1441.4% | 518,390 | | 5 | 0.22091 |
| 2056 | 15,025 | 223,333 | 1486.4% | 462,672 | | 4 | 0.21241 |
| 2057 | 12,111 | 186,094 | 1536.5% | 407,516 | | 3 | 0.20424 |
| 2058 | 9,667 | 154,036 | 1593.4% | 353,961 | | 2 | 0.19639 |
| 2059 | 7,634 | 122,527 | 1605.0% | 302,330 | | 2 | 0.18884 |
| 2060 | 5,962 | 100,524 | 1686.0% | 253,916 | | 1 | 0.18157 |
| 2061 | 4,604 | 82,356 | 1788.8% | 210,142 | | 1 | 0.17459 |
| 2062 | 3,513 | 65,995 | 1878.6% | 171,417 | | 1 | 0.16787 |
| 2063 | 2,652 | 52,519 | 1980.5% | 138,106 | | 1 | 0.16142 |
| 2064 | 1,988 | 40,906 | 2057.9% | 110,467 | | 0 | 0.15521 |
| 2065 | 1,483 | 30,426 | 2051.2% | 87,892 | | 0 | 0.14924 |
| 2066 | 1,102 | 22,306 | 2023.7% | 69,519 | | 0 | 0.14350 |
| 2067 | 811 | 15,874 | 1957.0% | 54,481 | | 0 | 0.13798 |
| 2068 | 588 | 10,755 | 1830.0% | 41,980 | | 0 | 0.13267 |
| 2069 | 418 | 7,189 | 1719.8% | 31,520 | | 0 | 0.12757 |
| 2070 | 289 | 4,757 | 1643.9% | 22,731 | | 0 | 0.12266 |
| 2071 | 194 | 3,125 | 1612.9% | 15,618 | | 0 | 0.11795 |
| 2072 | 125 | 2,046 | 1638.4% | 10,109 | | 0 | 0.11341 |
| 2073 | 77 | 1,337 | 1740.1% | 6,085 | | 0 | 0.10905 |
| 2074 | 44 | 851 | 1920.5% | 3,431 | | 0 | 0.10485 |
| 2075 | 24 | 534 | 2201.8% | 1,847 | | 0 | 0.10082 |
| 2076 | 13 | 329 | 2530.1% | 998 | | 0 | 0.09694 |
| PV Past | 4,600,661 | 556,875 | 12.1% | | | | |
| PV Future | 6,491,657 | 9,415,965 | 145.0% | | | | |
| PV Total | 11,092,319 | 9,972,840 | 89.9% | | | | |

**Attachment 4c: Choice I Policy Forms
Virginia State Rate Stability Only Experience Projection
Limited Benefit Periods With 55% Limited Rate Increase**

| Calendar Year | Earned Premiums | Incurred Claims | Loss Ratio | Paid Claims | Active Life Reserves | Life Years | 4.00% Discount Factor |
|---------------|-----------------|-----------------|------------|-------------|----------------------|------------|-----------------------|
| 2003 | 58,865 | 0 | 0.0% | 0 | | 239 | 1.69805 |
| 2004 | 339,181 | 0 | 0.0% | 0 | | 242 | 1.63274 |
| 2005 | 330,113 | 0 | 0.0% | 0 | | 238 | 1.56994 |
| 2006 | 327,655 | 0 | 0.0% | 0 | | 238 | 1.50956 |
| 2007 | 319,891 | 0 | 0.0% | 0 | | 231 | 1.45150 |
| 2008 | 314,869 | 0 | 0.0% | 0 | | 231 | 1.39567 |
| 2009 | 314,869 | 0 | 0.0% | 0 | | 231 | 1.34199 |
| 2010 | 314,024 | 0 | 0.0% | 0 | | 229 | 1.29038 |
| 2011 | 310,848 | 0 | 0.0% | 0 | | 227 | 1.24075 |
| 2012 | 304,973 | 233,234 | 76.5% | 10,801 | | 224 | 1.19303 |
| 2013 | 301,627 | 66,638 | 22.1% | 74,817 | | 221 | 1.14714 |
| 2014 | 340,054 | 162,884 | 47.9% | 65,867 | | 221 | 1.10302 |
| 2015 | 371,391 | 166,910 | 44.9% | 146,607 | | 215 | 1.06060 |
| 2016 | 400,394 | 39,762 | 9.9% | 169,617 | 3,758,867 | 213 | 1.01980 |
| 2017 | 375,289 | 264,498 | 70.5% | 127,534 | | 208 | 0.98058 |
| 2018 | 376,729 | 273,068 | 72.5% | 150,851 | | 203 | 0.94287 |
| 2019 | 540,945 | 299,267 | 55.3% | 204,501 | | 197 | 0.90660 |
| 2020 | 523,088 | 325,736 | 62.3% | 235,264 | | 190 | 0.87173 |
| 2021 | 502,681 | 350,202 | 69.7% | 249,211 | | 184 | 0.83820 |
| 2022 | 483,227 | 370,924 | 76.8% | 290,588 | | 177 | 0.80597 |
| 2023 | 462,425 | 387,707 | 83.8% | 326,121 | | 170 | 0.77497 |
| 2024 | 440,809 | 403,823 | 91.6% | 356,054 | | 163 | 0.74516 |
| 2025 | 418,940 | 432,727 | 103.3% | 384,281 | | 155 | 0.71650 |
| 2026 | 396,992 | 457,706 | 115.3% | 412,247 | | 148 | 0.68894 |
| 2027 | 375,069 | 484,621 | 129.2% | 440,107 | | 140 | 0.66245 |
| 2028 | 353,338 | 515,737 | 146.0% | 469,390 | | 133 | 0.63697 |
| 2029 | 331,761 | 546,441 | 164.7% | 500,101 | | 125 | 0.61247 |
| 2030 | 310,339 | 590,190 | 190.2% | 533,613 | | 117 | 0.58891 |
| 2031 | 289,113 | 625,880 | 216.5% | 570,095 | | 110 | 0.56626 |
| 2032 | 268,162 | 654,631 | 244.1% | 606,141 | | 102 | 0.54448 |
| 2033 | 247,675 | 682,625 | 275.6% | 640,339 | | 94 | 0.52354 |
| 2034 | 227,625 | 707,358 | 310.8% | 671,239 | | 87 | 0.50340 |
| 2035 | 208,049 | 735,443 | 353.5% | 704,608 | | 80 | 0.48404 |
| 2036 | 189,018 | 749,953 | 396.8% | 742,862 | | 72 | 0.46543 |
| 2037 | 170,666 | 746,318 | 437.3% | 777,460 | | 65 | 0.44752 |
| 2038 | 153,214 | 751,179 | 490.3% | 805,050 | | 59 | 0.43031 |
| 2039 | 136,619 | 745,352 | 545.6% | 826,587 | | 52 | 0.41376 |
| 2040 | 120,907 | 725,213 | 599.8% | 840,437 | | 46 | 0.39785 |
| 2041 | 106,169 | 692,860 | 652.6% | 844,450 | | 41 | 0.38255 |
| 2042 | 92,580 | 647,093 | 699.0% | 837,028 | | 36 | 0.36783 |
| 2043 | 80,239 | 605,640 | 754.8% | 819,094 | | 31 | 0.35368 |
| 2044 | 69,063 | 562,600 | 814.6% | 793,093 | | 27 | 0.34008 |
| 2045 | 58,970 | 515,482 | 874.1% | 759,900 | | 23 | 0.32700 |
| 2046 | 49,924 | 467,076 | 935.6% | 719,779 | | 19 | 0.31442 |
| 2047 | 41,930 | 415,981 | 992.1% | 674,102 | | 16 | 0.30233 |
| 2048 | 34,950 | 361,016 | 1032.9% | 623,369 | | 14 | 0.29070 |
| 2049 | 28,896 | 304,969 | 1055.4% | 567,618 | | 11 | 0.27952 |
| 2050 | 23,680 | 263,673 | 1113.5% | 508,669 | | 9 | 0.26877 |
| 2051 | 19,229 | 226,028 | 1175.5% | 449,892 | | 7 | 0.25843 |
| 2052 | 15,470 | 194,512 | 1257.3% | 393,511 | | 6 | 0.24849 |
| 2053 | 12,337 | 163,281 | 1323.5% | 340,911 | | 5 | 0.23894 |
| 2054 | 9,767 | 136,810 | 1400.7% | 292,878 | | 4 | 0.22975 |
| 2055 | 7,678 | 111,505 | 1452.2% | 248,962 | | 3 | 0.22091 |
| 2056 | 5,997 | 91,469 | 1525.2% | 209,523 | | 2 | 0.21241 |
| 2057 | 4,651 | 75,541 | 1624.0% | 174,731 | | 2 | 0.20424 |
| 2058 | 3,586 | 61,734 | 1721.6% | 144,727 | | 1 | 0.19639 |
| 2059 | 2,753 | 49,401 | 1794.7% | 118,727 | | 1 | 0.18884 |
| 2060 | 2,102 | 40,721 | 1936.9% | 96,536 | | 1 | 0.18157 |
| 2061 | 1,600 | 33,568 | 2098.2% | 78,217 | | 1 | 0.17459 |
| 2062 | 1,191 | 26,453 | 2220.3% | 63,010 | | 0 | 0.16787 |
| 2063 | 881 | 19,757 | 2243.5% | 50,618 | | 0 | 0.16142 |
| 2064 | 654 | 14,076 | 2152.3% | 40,366 | | 0 | 0.15521 |
| 2065 | 488 | 9,998 | 2050.8% | 32,046 | | 0 | 0.14924 |
| 2066 | 364 | 7,020 | 1929.3% | 25,018 | | 0 | 0.14350 |
| 2067 | 252 | 4,734 | 1875.6% | 18,937 | | 0 | 0.13798 |
| 2068 | 168 | 3,076 | 1832.7% | 13,803 | | 0 | 0.13267 |
| 2069 | 111 | 1,938 | 1738.6% | 9,542 | | 0 | 0.12757 |
| 2070 | 72 | 1,203 | 1662.6% | 6,272 | | 0 | 0.12266 |
| 2071 | 46 | 758 | 1649.8% | 3,873 | | 0 | 0.11795 |
| 2072 | 29 | 489 | 1695.9% | 2,267 | | 0 | 0.11341 |
| 2073 | 18 | 314 | 1726.1% | 1,266 | | 0 | 0.10905 |
| 2074 | 10 | 188 | 1955.2% | 694 | | 0 | 0.10485 |
| 2075 | 5 | 108 | 2305.4% | 379 | | 0 | 0.10082 |
| 2076 | 3 | 59 | 2294.7% | 213 | | 0 | 0.09694 |
| PV Past | 5,670,998 | 751,934 | 13.3% | | | | |
| PV Future | 5,809,289 | 9,502,875 | 163.6% | | | | |
| PV Total | 11,480,288 | 10,254,809 | 89.3% | | | | |

Attachment 5a
 Genworth Life Insurance Company
 Actual to Expected Assumption Analysis
 Nationwide Experience
 Choice I Series Policy Forms
 Actual vs. Expected Claim Costs (\$)

| Year | Actual | Expected | A to E |
|-----------|---------|----------|--------|
| 2001-2005 | 180,517 | 118,592 | 152% |
| 2006 | 88,959 | 63,756 | 140% |
| 2007 | 111,932 | 77,627 | 144% |
| 2008 | 152,058 | 92,878 | 164% |
| 2009 | 194,919 | 107,926 | 181% |
| 2010 | 235,850 | 124,300 | 190% |
| 2011 | 240,966 | 144,249 | 167% |
| 2012 | 294,173 | 167,627 | 175% |
| 2013 | 346,687 | 192,173 | 180% |
| 2014 | 397,036 | 220,098 | 180% |
| 2015 | 444,592 | 251,931 | 176% |
| 2016 | 566,784 | 289,649 | 196% |

Attachment 5b
 Genworth Life Insurance Company
 Actual to Expected Assumption Analysis
 Nationwide Experience
 Choice I Series Policy Forms
 Actual vs. Expected Lapses (Count)

| Year | Actual | Expected | A to E |
|------|--------|----------|--------|
| 2001 | 974 | 1,644 | 59% |
| 2002 | 7,017 | 10,295 | 68% |
| 2003 | 11,142 | 17,664 | 63% |
| 2004 | 9,268 | 16,514 | 56% |
| 2005 | 6,409 | 12,912 | 50% |
| 2006 | 5,225 | 10,983 | 48% |
| 2007 | 4,010 | 8,947 | 45% |
| 2008 | 4,360 | 6,905 | 63% |
| 2009 | 4,764 | 5,941 | 80% |
| 2010 | 3,172 | 5,544 | 57% |
| 2011 | 2,527 | 5,293 | 48% |
| 2012 | 2,012 | 5,140 | 39% |
| 2013 | 1,804 | 5,043 | 36% |
| 2014 | 1,482 | 4,951 | 30% |
| 2015 | 1,373 | 4,861 | 28% |
| 2016 | 1,233 | 4,773 | 26% |

Attachment 5c
 Genworth Life Insurance Company
 Actual to Expected Assumption Analysis
 Nationwide Experience
 Choice I Series Policy Forms
 Actual vs. Expected Mortality (Count)

| Year | Actual | Expected | A to E |
|------|--------|----------|--------|
| 2001 | 33 | 77 | 43% |
| 2002 | 264 | 516 | 51% |
| 2003 | 612 | 1,096 | 56% |
| 2004 | 855 | 1,562 | 55% |
| 2005 | 1,088 | 1,975 | 55% |
| 2006 | 1,196 | 2,382 | 50% |
| 2007 | 1,430 | 2,772 | 52% |
| 2008 | 1,652 | 3,164 | 52% |
| 2009 | 1,929 | 3,561 | 54% |
| 2010 | 2,070 | 3,926 | 53% |
| 2011 | 2,289 | 4,249 | 54% |
| 2012 | 2,516 | 4,558 | 55% |
| 2013 | 2,781 | 4,867 | 57% |
| 2014 | 2,941 | 5,186 | 57% |
| 2015 | 3,004 | 5,523 | 54% |
| 2016 | 2,911 | 5,876 | 50% |

Attachment 6
Genworth Life Insurance Company
Model-Produced Experience (Current Assumptions) to Actual Historical Experience
Nationwide Experience Choice I Policy Forms
All Benefit Periods

| Actual to Model Lapse Active Lives | | | |
|---------------------------------------|---------------|---------------|-------------|
| <u>Pol Dur</u> | <u>Actual</u> | <u>Model</u> | <u>A/E</u> |
| 1 | 25,381 | 25,477 | 1.00 |
| 2 | 12,002 | 12,111 | 0.99 |
| 3 | 7,823 | 7,986 | 0.98 |
| 4 | 5,754 | 5,725 | 1.00 |
| 5 | 4,568 | 4,548 | 1.00 |
| 6 | 4,000 | 3,929 | 1.02 |
| 7 | 3,633 | 3,538 | 1.03 |
| 8 | 2,925 | 2,981 | 0.98 |
| 9 | 2,138 | 2,356 | 0.91 |
| 10 | 1,717 | 1,954 | 0.88 |
| 11 | 1,286 | 1,698 | 0.76 |
| 12 | 1,106 | 1,399 | 0.79 |
| 13 | 690 | 1,020 | 0.68 |
| 14 | 293 | 454 | 0.65 |
| 15 | 21 | 33 | 0.64 |
| Total | 73,337 | 75,209 | 0.98 |

| Actual to Model Mortality Active Lives | | | |
|---|---------------|---------------|-------------|
| <u>Pol Dur</u> | <u>Actual</u> | <u>Model</u> | <u>A/E</u> |
| 1 | 594 | 512 | 1.16 |
| 2 | 828 | 814 | 1.02 |
| 3 | 945 | 976 | 0.97 |
| 4 | 1,089 | 1,084 | 1.00 |
| 5 | 1,139 | 1,177 | 0.97 |
| 6 | 1,228 | 1,271 | 0.97 |
| 7 | 1,347 | 1,363 | 0.99 |
| 8 | 1,475 | 1,450 | 1.02 |
| 9 | 1,535 | 1,533 | 1.00 |
| 10 | 1,592 | 1,608 | 0.99 |
| 11 | 1,650 | 1,673 | 0.99 |
| 12 | 1,602 | 1,657 | 0.97 |
| 13 | 1,238 | 1,375 | 0.90 |
| 14 | 543 | 676 | 0.80 |
| 15 | 34 | 48 | 0.71 |
| Total | 16,839 | 17,217 | 0.98 |

| Actual to Model Incidence Active Lives | | | |
|---|---------------|-----------------|-------------|
| <u>Pol Dur</u> | <u>Actual</u> | <u>Expected</u> | <u>A/E</u> |
| 1 | 453 | 446 | 1.01 |
| 2 | 730 | 695 | 1.05 |
| 3 | 894 | 899 | 0.99 |
| 4 | 1,098 | 1,088 | 1.01 |
| 5 | 1,265 | 1,285 | 0.98 |
| 6 | 1,440 | 1,494 | 0.96 |
| 7 | 1,720 | 1,713 | 1.00 |
| 8 | 1,977 | 1,947 | 1.02 |
| 9 | 2,202 | 2,196 | 1.00 |
| 10 | 2,450 | 2,446 | 1.00 |
| 11 | 2,720 | 2,674 | 1.02 |
| 12 | 2,822 | 2,823 | 1.00 |
| 13 | 2,392 | 2,492 | 0.96 |
| 14 | 1,396 | 1,356 | 1.03 |
| 15 | 186 | 201 | 0.92 |
| Total | 23,745 | 23,756 | 1.00 |

| Actual to Model Claim Termination Rates Disabled Lives | | | |
|---|---------------|-----------------|-------------|
| <u>Clm Dur</u> | <u>Actual</u> | <u>Expected</u> | <u>A/E</u> |
| 1 | 11,445 | 10,976 | 1.04 |
| 2 | 2,682 | 2,849 | 0.94 |
| 3 | 1,513 | 1,712 | 0.88 |
| 4 | 886 | 1,033 | 0.86 |
| 5 | 530 | 599 | 0.88 |
| 6 | 308 | 333 | 0.93 |
| 7 | 146 | 186 | 0.79 |
| 8 | 99 | 114 | 0.87 |
| 9 | 58 | 71 | 0.82 |
| 10+ | 76 | 95 | 0.80 |
| Total | 17,743 | 17,968 | 0.99 |

| Jurisdiction | 2012 Rate Action | | | | | | 2014 Rate Action | | | | | | 2015/2016 Rate Action | | | | | | 2017 Rate Action | | | | | | Cumulative Rate Increase Approvals | | Data as of 12/31/2016 | | | | | Total Exposed Lives | | | |
|---|-------------------------------|------------------------------|---------------------|---|-------------------------------------|------------------------------------|---|------------------------------|--------------------|------------------------|-------------------------------------|------------------------------------|---|------------------------------|--------------------|------------------------|-------------------------------------|------------------------------------|-------------------------------|------------------------------|--------------------|------------------------|-------------------------------------|------------------------------------|------------------------------------|---------|------------------------------------|---------|--------|------------|--------|---------------------|-------|------|-------|
| | Requested Increase (Lifetime) | Requested Increase (Limited) | Date of Submission | Date Approved or Filed | Amount Approved or Filed (Lifetime) | Amount Approved or Filed (Limited) | Requested Increase (Lifetime) | Requested Increase (Limited) | Date of Submission | Date Approved or Filed | Amount Approved or Filed (Lifetime) | Amount Approved or Filed (Limited) | Requested Increase (Lifetime) | Requested Increase (Limited) | Date of Submission | Date Approved or Filed | Amount Approved or Filed (Lifetime) | Amount Approved or Filed (Limited) | Requested Increase (Lifetime) | Requested Increase (Limited) | Date of Submission | Date Approved or Filed | Amount Approved or Filed (Lifetime) | Amount Approved or Filed (Limited) | Lifetime | Limited | In-force Annualized Premium (\$MM) | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | Lifetime | Limited | Total | % of Total | | | | | |
| Alabama | 60% | 44% | 11/2/2012 | 1/16/2013 | 60% | 44% | Approved full amount of 2012 ask; no 2014 filing expected | | | | | | Approved full amount of 2012 ask; no 2015 filing expected | | | | | | 72% | 55% | 9/22/2017 | | 60% | 44% | \$15.0 | \$21.6 | \$36.6 | 5.1% | 13,768 | | | | | | |
| Alaska | | | Filing Not Required | Implementing 60% (Lifetime) and 44% (Limited) increase. | | | Approved full amount of 2012 ask; no 2014 filing expected | | | | | | Approved full amount of 2012 ask; no 2015 filing expected | | | | | | 252.9% | 164.4% | 11/7/2017 | | 60% | 44% | \$0.5 | \$0.7 | \$1.3 | 0.2% | 521 | | | | | | |
| Arizona | 60% | 44% | 12/7/2012 | 2/4/2013 | 25% | 25% | 54% | 27% | 10/10/2014 | 12/4/2014 | | 29% | 59% | 43% | 12/31/2015 | 4/28/2017 | 35% | 21% | 72% | 55% | 8/9/2017 | 8/30/2017 | 25% | 25% | 118% | 95% | \$4.6 | \$4.8 | \$9.3 | 1.5% | 3,709 | | | | |
| Arkansas | 60% | 44% | 12/13/2012 | 4/7/2014 | 10% | 10% | 83% | 52% | 9/30/2014 | 1/29/2015 | 25% | 15% | 86% | 82% | 12/21/2015 | 8/16/2016 | 25% | 25% | 72% | 55% | 8/9/2017 | 8/30/2017 | 25% | 25% | 115% | 98% | \$1.5 | \$1.7 | \$3.3 | 0.5% | 1,660 | | | | |
| California (Loss Ratio Non-Partnership) | 60% | 44% | 4/12/2013 | 10/27/2015 | 20% | 20% | 100% | | | | | | 100% | | | | | | 100% | 100% | 12/23/2016 | | 20% | 20% | \$3.8 | \$3.5 | \$7.3 | 1.0% | 3,120 | | | | | | |
| California (Rate Stability Non-Partnership) | 53.3% | 53.3% | 12/19/2013 | 10/30/2015 | 37% | 37% | | | | | | | | | | | | | 40% | | | | 0% | 0% | \$1.6 | \$3.1 | \$4.7 | 0.7% | 2,549 | | | | | | |
| California (Loss Ratio Partnership) | | | | | | | | | | | | | | | | | | | | | | | 0% | 0% | \$1.6 | \$3.1 | \$4.7 | 0.7% | 2,549 | | | | | | |
| California (Rate Stability Partnership) | 40% | 40% | 2/20/2014 | 11/9/2015 | 26% | 26% | | | | | | | | | | | | | | | | | 26% | 26% | \$25.0 | \$35.3 | \$60.31 | 8.4% | 27,676 | | | | | | |
| California Reprice (Rate Stability Partnership) ³ | 34.5% | 34.5% | 2/20/2014 | 11/9/2015 | 12.1% | 12.1% | | | | | | | | | | | | | | | | | 12% | 12% | \$4.9 | \$13.9 | \$18.8 | 2.6% | 6,692 | | | | | | |
| California Unbonded (Rate Stability Partnership) ³ | 39.8% | 39.8% | 2/20/2014 | 11/9/2015 | 29.8% | 29.8% | | | | | | | | | | | | | | | | | 30% | 30% | \$3.2 | \$12.8 | \$16.0 | 2.2% | 5,464 | | | | | | |
| California Reprice (Rate Stability Non-Partnership) ³ | 55.3% | 55.3% | 1/14/2016 | | | | | | | | | | | | | | | | | | | | 0% | 0% | \$2.2 | \$3.7 | \$5.9 | 0.8% | 2,275 | | | | | | |
| California CADE (Rate Stability Non-Partnership) ³ | 55.3% | 55.3% | 1/14/2016 | | | | | | | | | | | | | | | | | | | | 0% | 0% | \$4.7 | \$18.2 | \$22.9 | 3.2% | 9,103 | | | | | | |
| California Unbonded (Rate Stability Non-Partnership) ³ | 55.3% | 55.3% | 1/14/2016 | | | | | | | | | | | | | | | | | | | | 0% | 0% | \$1.6 | \$2.9 | \$4.6 | 0.6% | 1,795 | | | | | | |
| California CADE (Rate Stability Partnership) ³ | 40% | 40% | 12/22/2015 | 11/16/2017 | 40.0% | 40.0% | | | | | | | | | | | | | | | | | 40% | 40% | \$5.2 | \$38.4 | \$43.6 | 6.1% | 15,368 | | | | | | |
| Colorado | 60% | 44% | 11/21/2012 | 10/25/2013 | 20% | 15% | 20% | 15% | 11/13/2014 | 1/15/2015 | 20% | 15% | 78% | 74% | 8/31/2016 | | | | 91% | 69% | 8/1/2017 | | | | 44% | 32% | \$3.4 | \$6.2 | \$9.6 | 1.3% | 4,348 | | | | |
| Connecticut | 60% | 44% | 10/11/2012 | 1/25/2013 | 40% | 40% | 35% | 12.0% | 9/19/2014 | 1/5/2015 | 19% | 12% | 54% | 47% | 12/30/2015 | 3/9/2016 | 17% | 17% | 72% | 55% | 10/10/2017 | 11/28/2017 | 18% | 18% | 130% | 116% | \$3.3 | \$11.3 | \$14.6 | 2.0% | 4,699 | | | | |
| Delaware | 60% | 44% | 9/17/2012 | 3/14/2013 | 60% | 44% | Approved full amount of 2012 ask; no 2014 filing expected | | | | | | Approved full amount of 2012 ask; no 2015 filing expected | | | | | | 77.3% | 58.1% | 11/3/2017 | | 60% | 44% | \$0.6 | \$1.1 | \$1.7 | 0.2% | 686 | | | | | | |
| Florida | 25% | 25% | 1/28/2011 | 5/29/2012 | 25% | 25% | 48.4% | 48.4% | 12/22/2014 | 4/16/2015 | 17.5% ⁶ | 17.5% ⁶ | | | | | | | 47% | 47% | 7/17/2017 | | | | \$12.2 | \$13.3 | \$25.5 | 3.5% | 10,182 | | | | | | |
| Georgia | 60% | 44% | 11/7/2012 | 9/6/2013 | 18% | 18% | 68% | 40% | 9/11/2014 | 3/13/2015 | 15% | 15% | 89% | 70% | 11/13/2015 | 5/16/2016 | 12% | 12% | 81% | 55% | 8/7/2017 | 9/21/2017 | 15% | 15% | 75% | 75% | \$7.2 | \$7.8 | \$15.0 | 2.1% | 6,882 | | | | |
| Hawaii | 60% | 44% | 10/18/2012 | | Disapproved | | 100% | 67% | 10/1/2014 | 8/14/2017 | 68.5% | 68.5% | | | | | | | 67% | 67% | 12/7/2015 | 5/9/2016 | 15% | 15% | 72% | 55% | 8/28/2017 | | 68.5% | 68.5% | \$0.5 | \$1.8 | \$2.3 | 0.3% | 1,399 |
| Idaho | 60% | 44% | 1/19/2012 | 10/25/2013 | 30% | 20% | 55% | 38% | 10/7/2014 | 1/30/2015 | 15% | 15% | 71% | 67% | 12/7/2015 | 5/9/2016 | 15% | 15% | 72% | 55% | 8/28/2017 | | | | 72% | 59% | \$0.9 | \$1.4 | \$2.3 | 0.3% | 991 | | | | |
| Illinois - Loss Ratio | 60% | 44% | 9/19/2012 | 1/31/2014 | 60% | 44% | Approved full amount of 2012 ask; no 2014 filing expected | | | | | | Approved full amount of 2012 ask; no 2015 filing expected | | | | | | 60% | 44% | | | 60% | 44% | \$5.7 | \$10.2 | \$15.9 | 2.3% | 7,097 | | | | | | |
| Illinois - Rate Stability | | | | | | | | | | | | | | | | | | | | | | | 0% | 0% | \$2.4 | \$3.5 | \$5.9 | 0.8% | 3,596 | | | | | | |
| Indiana | 60% | 44% | 12/27/2012 | 7/16/2014 | 9% | 6% | 92% | 65% | 11/4/2014 | | | | 135% | 117% | 1/26/2016 | 6/30/2016 | 18% | 18% | | | | | | | 29% | 25% | \$0.6 | \$0.7 | \$1.3 | 0.2% | 756 | | | | |
| Indiana (Partnership) | 60% | 44% | 3/4/2013 | 9/4/2014 | 17% | 20% | 63.7% | 63.7% | 5/1/2015 | | | | 135% | 117% | 1/7/2016 | 7/1/2016 | 18% | 18% | | | | | | | 38% | 42% | \$2.4 | \$7.6 | \$9.9 | 1.4% | 4,859 | | | | |
| Iowa | 60% | 44% | 10/10/2012 | 11/14/2013 | 60% | 44% | Approved full amount of 2012 ask; no 2014 filing expected | | | | | | Approved full amount of 2012 ask; no 2014 filing expected | | | | | | | | | | 60% | 44% | \$1.5 | \$1.9 | \$3.4 | 0.5% | 2,104 | | | | | | |
| Kansas | 60% | 44% | 10/26/2012 | 10/13/2014 | 38% | 38% | Approved full amount of 2012 ask; no 2014 filing expected | | | | | | Approved full amount of 2012 ask; no 2015 filing expected | | | | | | 99% | 62% | 10/3/2017 | | 60% | 44% | \$1.7 | \$2.2 | \$3.8 | 0.5% | 1,825 | | | | | | |
| Kentucky | 60% | 44% | 9/21/2012 | 5/29/2013 | 18.2% ⁶ | 18.2% ⁶ | 66% | 38% | 10/23/2014 | | | | 117% | 95% | 3/31/2016 | 10/4/2016 | 30% | 20% | | | | | | | 54% | 42% | \$2.0 | \$3.4 | \$5.4 | 0.8% | 3,194 | | | | |
| Louisiana | 60% | 40% | 10/26/2012 | 5/27/2014 | 20% | 20% | 72% | 42% | 9/25/2014 | 2/10/2016 | 20% | 20% | | | | | | | 91% | 55% | 7/17/2017 | | | | 44% | 44% | \$2.8 | \$2.6 | \$5.4 | 0.7% | 2,981 | | | | |
| Maine | 22% ² | 13% ² | 12/14/2012 | 5/2/2013 | 22% | 13% | | | | | | | | | | | | | | | | | 22% | 13% | \$0.8 | \$1.8 | \$2.6 | 0.4% | 1,210 | | | | | | |
| Maryland | 60% | 44% | 11/16/2012 | 11/15/2013 | 15% | 15% | 15% | 15% | 11/17/2014 | 2/12/2015 | 15% | 15% | 15% | 15% | 12/21/2015 | 4/12/2016 | 15% | 15% | 81% | 55% | 8/17/2017 | | | | 52% | 52% | \$8.3 | \$6.9 | \$15.3 | 2.1% | 5,985 | | | | |
| Massachusetts | 60% | 44% | 12/21/2012 | | | | Approved full amount of 2012 ask; no 2014 filing expected | | | | | | Approved full amount of 2012 ask; no 2015 filing expected | | | | | | 72% | 55% | 9/21/2017 | | 0% | 0% | \$5.6 | \$13.0 | \$18.5 | 2.6% | 9,335 | | | | | | |
| Michigan | 60% | 44% | 8/31/2012 | 10/15/2013 | 60% | 44% | Approved full amount of 2012 ask; no 2014 filing expected | | | | | | Approved full amount of 2012 ask; no 2015 filing expected | | | | | | 60% | 44% | 9/21/2017 | | 60% | 44% | \$3.7 | \$9.2 | \$12.9 | 1.8% | 5,856 | | | | | | |
| Minnesota | 60% | 44% | 12/23/2012 | 10/31/2014 | 15% | 15% | Approved full amount of 2012 ask; no 2014 filing expected | | | | | | Approved full amount of 2012 ask; no 2015 filing expected | | | | | | 123% | 100% | 4/4/2016 | 8/18/2016 | 67.3% | 60% | 72% | 55% | \$3.4 | \$4.8 | \$8.2 | 1.1% | 4,753 | | | | |
| Mississippi | 60% | 44% | 10/8/2012 | 2/12/2013 | 25% | 25% | 25% | 25% | 9/19/2014 | 10/27/2014 | 25% | 25% | 25% | 25% | 10/21/2015 | 2/8/2016 | 25% | 25% | 72% | 55% | 9/18/2017 | | | | 95% | 95% | \$1.8 | \$1.6 | \$3.5 | 0.5% | 1,462 | | | | |
| Missouri | 60% | 44% | 10/9/2012 | 12/4/2013 | 60% | 44% | Approved full amount of 2012 ask; no 2014 filing expected | | | | | | Approved full amount of 2012 ask; no 2015 filing expected | | | | | | 72% | 55% | 11/22/2017 | | 60% | 44% | \$2.7 | \$4.4 | \$7.2 | 1.0% | 3,336 | | | | | | |
| Montana | 60% | 44% | 9/17/2012 | 7/16/2013 | 20% | 15% | 64% | 43% | 10/22/2014 | 4/8/2015 | 0.0% | 17.4% | 113% | 71% | 12/31/2015 | 1/23/2017 | 10.6% | 10.6% | 107% | 55% | 9/18/2017 | | | | 33% | 49% | \$0.4 | \$1.1 | \$1.5 | 0.2% | 742 | | | | |
| Nebraska | 60% | 44% | 8/31/2012 | 12/9/2013 | 60% | 44% | Approved full amount of 2012 ask; no 2014 filing expected | | | | | | Approved full amount of 2012 ask; no 2015 filing expected | | | | | | 60% | 44% | 9/18/2017 | | 60% | 44% | \$1.7 | \$1.5 | \$3.2 | 0.4% | 1,576 | | | | | | |
| Nevada | 60% | 44% | 12/21/2012 | 6/19/2014 | 58% | 42% | No 2014 filing required | | | | | | | | | | | | 74% | 57% | 12/4/2017 | | 58% | 42% | \$1.3 | \$1.8 | \$3.0 | 0.4% | 1,390 | | | | | | |
| New Hampshire | 60% | 44% | 11/11/2012 | | Disapproved | | | | | | | | | | | | | | | | | | 0% | 0% | \$0.5 | \$1.3 | \$1.8 | 0.3% | 924 | | | | | | |
| New Jersey | | | | | | | Approved full amount of 2012 ask; no 2014 filing expected | | | | | | Approved full amount of 2012 ask; no 2015 filing expected | | | | | | | | | | 60% | 44% | \$0.0 | \$0.0 | \$0.0 | 0.0% | | | | | | | |
| New Mexico | 60% | 44% | 11/20/2012 | 5/16/2014 | 15% | 15% | 80% | 49% | 9/29/2014 | | | | | | | | | | | | | | | | 15% | 15% | \$1.0 | \$2.2 | \$3.3 | 0.5% | 1,795 | | | | |
| New York | 60% | 44% | 1/22/2013 | | | | 56.9% | 56.9% | 10/22/2014 | 4/28/2015 | 56.9% ⁵ | 56.9% ⁵ | 98.5% ⁷ | 98.5% ⁷ | 12/26/2016 | | | | | | | | | | 57% | 57% | \$21.0 | \$50.8 | \$71.8 | 10.0% | 23,000 | | | | |
| North Carolina | 60% | 44% | 12/14/2012 | | Disapproved | | 100% | 67% | 10/3/2014 | 1/29/2015 | 38% | 38% | 86% | 67% | 2/21/2016 | | | | | | | | | | 38% | 38% | \$6.8 | \$8.5 | \$15.3 | 2.1% | 7,433 | | | | |
| North Dakota | 60% | 44% | 12/19/2012 | 4/5/2013 | 20% | 20% | 62% | 34% | 10/1/2014 | 11/19/2014 | 15% | 15% | 86% | 67% | 12/30/2015 | 1/12/2016 | 15% | 15% | 73% | 55% | 7/24/2017 | 10/30/2017 | 72.8% | 72.8% | \$0.3 | \$0.3 | \$0.7 | 0.1% | 316 | | | | | | |
| Ohio | 60% | 44% | 11/16/2012 | 12/19/2013 | 60% | 44% | Approved full amount of 2012 ask; no 2014 filing expected | | | | | | Approved full amount of 2012 ask; no 2015 filing expected | | | | | | 72% | 55% | 10/10/2017 | | 60% | 44% | \$6.7 | \$12.9 | \$19.6 | 2.7% | 8,786 | | | | | | |
| Oklahoma | 60% | 44% | 9/19/2012 | 6/26/2013 | 25% | 25% | 57% | 30% | 9/30/2014 | 3/13/2015 | 25% | 25% | 64% | 47% | 12/16/2015 | 4/1/2016 | 10% | 10% | 72% | 55% | 7/18/2017 | 9/25/2017 | 10% | 10% | 39% | 39% | \$2.9 | \$2.3 | \$5.3 | 0.7% | 2,159 | | | | |
| Oregon | 60% | 44% | 12/3/2012 | 3/26/2014 | 30% | 30% | 56% | 29% | 10/2/2014 | 3/25/2015 | 25% | 25% | 58% | 42% | 12/10/2015 | | | | | | | | | | | | | | | | | | | | |

CERTIFICATION OF VARIABILITY
July 7, 2017

RE: 7035END-SPO 0717 – Stable Premium Option Endorsement
7035 – Schedule

Language that appears in the documents contained in this filing may vary as described herein.

For all documents, information contained in brackets is intended to vary, either in accordance with the following general guidelines, or within the specific parameters stated below for the document containing variable language.

GENERAL GUIDELINES

We may vary the names, titles and/or signatures of officers that appear on any of the documents. We may vary the address, barcodes, telephone numbers, website, and business hours for the company to accommodate changes.

Individual (John Doe) information, such as the insured names, ages, numbers, descriptions of coverage, coverage limits, amounts and timeframes, premium amounts and dates etc., including bracketed [] information, will be completed with information appropriate to the specific insured (within the parameters contemplated by our rate filing) as described below.

We certify that the ranges bracketed will be as follows:

Policy/Policyholder

- If the coverage was issued under a group 'certificate' or 'certificate holder will appear.

7035END-SPO - Stable Premium Option Endorsement

Based on the selection of the policyholder either the 'Elimination Period' language or the 'Coinsurance' language will display on the attached endorsement.

7035 – Schedule

Coverage Limits & Benefit Increases will be updated according to the Policyholders selection of either the Elimination Period option or Coinsurance option described in the attached Stable Premium Option Endorsement.

Delete the description of the Benefit Increases and replace it with the Automatic Compound 1% Benefit Increases language below.

AUTOMATIC COMPOUND 1% BENEFIT INCREASES – The Daily Payment Maximum and Lifetime Payment Maximum amounts will each increase on every anniversary of the effective date of the policy. Annual increases will apply to benefits payable for expenses incurred on or after the date of the increase. Beginning on the first anniversary of the policy effective date that occurs after the effective date of the Endorsement changing this Benefit Increases provision to Automatic Compound 1% Benefit Increases, the Daily Payment Maximum and Lifetime Payment Maximum amounts will increase by 1% of the amounts in effect at that time as shown on Your updated Schedule accompanying that Endorsement; and each increase thereafter will be equal to 1% of the Daily Payment Maximum and Lifetime Payment Maximum in effect at the time of each such increase. These increases are not affected by any benefit payments.

We hereby certify the final form issued to the consumer will not contain brackets denoting variable text. The use of variable text will be administered in a uniform and non-discriminatory manner and will not result in unfair discrimination. Only text included in this Statement will be allowed to be used on the referenced forms received by consumers.

For Genworth Life Insurance Company



Paul Loveland, Vice President Product Compliance

CERTIFICATION OF VARIABILITY
December 19, 2017

RE: 7035END-SPO 0717 – Stable Premium Option Endorsement
7035 – Schedule

Language that appears in the documents contained in this filing may vary as described herein.

For all documents, information contained in brackets is intended to vary, either in accordance with the following general guidelines, or within the specific parameters stated below for the document containing variable language.

GENERAL GUIDELINES

We may vary the names, titles and/or signatures of officers that appear on any of the documents. We may vary the address, barcodes, telephone numbers, website, and business hours for the company to accommodate changes.

Individual (John Doe) information, such as the insured names, ages, numbers, descriptions of coverage, coverage limits, amounts and timeframes, premium amounts and dates (effective date, anniversary date) etc., including bracketed [] information, will be completed with information appropriate to the specific insured (within the parameters contemplated by our rate filing) as described below.

We certify that the ranges bracketed will be as follows:

Policy/Policyholder

- If the coverage was issued under a group 'certificate' or 'certificate holder will appear.

7035END-SPO - Stable Premium Option Endorsement

Based on the selection of the policyholder either the 'Elimination Period' language or the 'Coinsurance' language will display on the attached endorsement.

7035 – Schedule

Coverage Limits & Benefit Increases will be updated according to the Policyholders selection of either the Elimination Period option or Coinsurance option described in the attached Stable Premium Option Endorsement.

Delete the description of the Benefit Increases and replace it with the Automatic Compound 1% Benefit Increases language below.

AUTOMATIC COMPOUND 1% BENEFIT INCREASES – The Daily Payment Maximum and Lifetime Payment Maximum amounts will each increase on every anniversary of the effective date of the policy. Annual increases will apply to benefits payable for expenses incurred on or after the date of the increase. Beginning on the first anniversary of the policy effective date that occurs after the effective date of the Endorsement changing this Benefit Increases provision to Automatic Compound 1% Benefit Increases, the Daily Payment Maximum and Lifetime Payment Maximum amounts will increase by 1% of the amounts in effect at that time as shown on Your updated Schedule accompanying that Endorsement; and each increase thereafter will be equal to 1% of the Daily Payment Maximum and Lifetime Payment Maximum in effect at the time of each such increase. These increases are not affected by any benefit payments.

We hereby certify the final form issued to the consumer will not contain brackets denoting variable text. The use of variable text will be administered in a uniform and non-discriminatory manner and will not result in unfair discrimination. Only text included in this Statement will be allowed to be used on the referenced forms received by consumers.

For Genworth Life Insurance Company



Paul Loveland, Vice President Product Compliance

CERTIFICATION OF VARIABILITY
February 21, 2018

RE: 7035 – Schedule

Language that appears in the documents contained in this filing may vary as described herein.

For all documents, information contained in brackets is intended to vary, either in accordance with the following general guidelines, or within the specific parameters stated below for the document containing variable language.

GENERAL GUIDELINES

We may vary the names, titles and/or signatures of officers that appear on any of the documents. We may vary the barcodes, address and telephone numbers, website, and business hours for the company to accommodate changes.

Individual (John Doe) information, such as names, ages, numbers, descriptions of coverage, coverage limits, amounts and timeframes, premium amounts and dates etc., including bracketed [] information will be completed with information appropriate to the specific insured (within the parameters contemplated by our rate filing) as described below.

We certify that the ranges bracketed will be as follows:

- “Elimination Period (For the Long Term Care Facility Benefit)” will be 100 days if the Coinsurance option is elected and 180 days if the Extended Elimination Period option is elected.
- The “Elimination Period (For the Home Care Benefit)” row will appear if the Extended Elimination Period option is elected. The value for the elimination period will be 90.
- The “Coinsurance applied to Long Term Care Facility & Home Care Benefit expenses up to the Daily Payment Maximum” row will appear if the Coinsurance option is elected. The value for the coinsurance amount will be 90%.
- Values for the Daily Payment Maximum will reflect the current increased benefit amount based on the amount originally selected. Range 30-99999.
- Value for the Lifetime Maximum Benefit will be 1095 (3 years) x the current Daily Payment Maximum. Range will be 32,850 – 9999999.

We hereby certify the final form issued to the consumer will not contain brackets denoting variable text. The use of variable text will be administered in a uniform and non-discriminatory manner and will not result in unfair discrimination. Only text included in this Statement will be allowed to be used on the referenced forms received by consumers.

For Genworth Life Insurance Company



Paul Loveland, Vice President Product Compliance

STATEMENT OF VARIABILITY

October 14, 2018

RE: 165224NQ 06/20/18 – Premium Change Notice (*for policyholders on waiver*)
165224 – Important Change letter*
165226 – Coverage Options*
165239 VA – Important Information*
134613 VA 06/29/16 – Contingent Benefit Upon Lapse Endorsement
165935 11/17/16 – Coverage Amendment Rider

* Forms 165224, 165226, and 165239 VA make up the policyholder communication packet for policyholders not on waiver. Forms 165224NQ 06/20/18 and 165239 VA make up the policyholder communication packet for policyholders on waiver.

Language that appears in the documents contained in this filing may vary as described herein. For all documents, information contained in brackets is intended to vary, either in accordance with the following general guidelines stated below or for the document containing variable language.

GENERAL GUIDELINES

We may vary the names and/or titles of officers that appear on any of the documents. We may vary the barcodes, address and telephone numbers, website, and business hours for the company.

Individual information, such as names, ages, numbers, descriptions of coverage, coverage limits, amounts and timeframes, premium amounts and dates etc., including bracketed [] information will be completed with information appropriate to the specific insured within the parameters contemplated by our rate filing e.g. an increase that is phased over a number of years versus a one-time increase.

Forms 165224, 165226, and 165239 VA

Any variability noted as 'if VA' will appear based on previous instruction from the Bureau of Insurance.

Any variability noted as 'if phased' will appear only if the final approved rate increased is designated to be implemented over a period of time.

The median cost of care for the Policyholder's zip code is shown on form 165226. For each category of possible long term care services (In Home Care, Assisted Living, and Nursing Home), the median cost for that service will be displayed in this section based on Genworth's cost of care study. The cost of care study details can be found at www.genworth.com/costofcare.

On form 165226 in the section titled 'Keep current coverage' and on form 165224 in the 'P.S.' section, if the policyholder is not using automatic bank draft (EFT) to pay their premium the words 'when you receive your next bill' or 'you will be billed separately' will appear, respectively.

In the signature section of form 165226 the bracketed signature will appear if the policy impacted by the rate increase is a joint policy where there are 2 policyholders sharing the benefits of one policy.

Available options noted on form 165224 in the box titled 'The premium on your long term care insurance policy is increasing' and on form 165226 in the boxes titled 'Adjust your coverage' and 'Pay nothing more' are variable.

In the 'Your options' section of form 165226 'Monthly maximum benefit' will vary if the policyholder has a daily benefit. If the coverage is a daily benefit then the words 'Daily maximum benefit' will display.

Alternatives reflecting an adjustment to coverage may not be available due to policyholder benefit levels and the boxes for alternatives will be blank, such as in instances where current benefits are at minimum levels for the policy form issued. Also, some policyholders who do not qualify for the Contingent Benefit Upon Lapse may not qualify for the Optional Limited Benefit as their claim benefits exceed their premiums paid. If a policyholder does not qualify for either Optional Limited Benefits, Contingent Benefit Upon Lapse, or the

STATEMENT OF VARIABILITY
October 14, 2018

Nonforfeiture Rider, the box at the top of form 165224 will not have an 'Option 3'; on form 165226 the third box will be blank.

On form 165224 in the box titled 'The premium on your long term care insurance policy is increasing.', and on form 165239 VA in the <No Quote> section, the language noted below will appear based upon policyholder eligibility.

Optional Limited Benefits

This language will appear if the policyholder neither has a non-forfeiture rider as part of their selected policy benefits nor meets the criteria for Contingent Benefit Upon Lapse.

If you would like to stop paying premiums on your policy you can choose an optional limited benefit. Your new coverage maximum will be roughly equal to the total premiums you have paid on your policy, minus any benefits paid. Please refer to the enclosed endorsement for additional details regarding this benefit.

Contingent Benefit Upon Lapse

The following language will only appear if the policyholder meets the age and increase percentage criteria contained in the endorsement.

If you would like to stop paying premiums on your policy you can elect the Contingent Benefit Upon Lapse. Your new coverage maximum will be either 30 times your Nursing Home Daily benefit or equal to the total premiums you have paid on your policy excluding waived premium whichever is greater. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status. Please refer to the enclosed endorsement for additional details regarding this benefit.

Nonforfeiture Rider

The following language will only appear if the policyholder purchased the non-forfeiture rider available at time of application:

If you would like to stop paying premiums on your policy you may exercise the non-forfeiture rider that you purchased with your policy. Your new coverage maximum will be either 30 times your Nursing Home Daily benefit or equal to the total premiums you have paid on your policy excluding waived premium whichever is greater. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status.

If Not Eligible

Policyholder does not qualify for Optional Limited Benefits, Contingent Benefit Upon Lapse, or the Nonforfeiture Rider; therefore, no information will be in the box.

Form 165239 VA

This language will appear if the full requested rate increase will be implemented:

In accordance with the terms of your policy, we reserve the right to change premiums and it is possible that your premium will increase again in the future.

This language will appear if the full requested rate increase will not be implemented:

STATEMENT OF VARIABILITY
October 14, 2018

In accordance with the terms of your policy, we reserve the right to change premiums and it is likely that your premium will increase again in the future.

This language will appear in bold font for Partnership policies:

If you have a Partnership policy, reducing your coverage may result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.

Bracketed percentages in the 'About this premium increase' section of form 165239 will reflect premium increase percentages requested by the insurance company and premium percentage increases approved by the Virginia Bureau of Insurance. Amounts may vary by rate filing.

Form 165935 11/17/16

Policyholder/Certificate holder or Policy/Certificate appears on this the form based on the type of business. Policy or Policyholder will appear when referencing individual coverage and Certificate or Certificate holder will appear when referencing a group policy.

Benefit changes shown on the form will be based upon the policyholder's request.

We hereby certify the final form issued to the consumer will not contain brackets denoting variable text. The use of variable text will be administered in a uniform and non-discriminatory manner and will not result in unfair discrimination. Only text included in this Statement will be allowed to be used on the referenced forms received by consumers.

For Genworth Life Insurance Company



Paul Loveland, Vice President Product Compliance

[company_logo]

[company_name_short]
[company_address1]
[company_address2]
[company_city_state]

[mailing_name1]
[mailing_name2]
[mailing_address1]
[mailing_address2]
[mailing_address3]
[mailing_address4]
[mailing_address5]

Long Term Care Insurance

[Premium change notice]
[document_date]
[product_name_long]
from [company_name_long]
[company copyright]

[Insured[s]]
[Insured_name1]
[Insured_name2]

[Agent]
[servicing agent name]
[servicing agency name]
[servicing_agent_address1]
[servicing_agent_address2]
[servicing_agent_address3]
[servicing_agent_address4]
[servicing_agent_address5]

[Policy] number
[policy_number]

Customer service
[company_phone]
[company_hours1]
[company_hours2]
Fax: [company_fax]
[company_website]

Dear [Insured_name1] [and [insured name2]],

Thank you for choosing [**<if VA>** [company name long] **<else>** Genworth] for your long term care insurance needs. We value your business and are committed to providing quality service and being here when you need us the most.

<if VA and on claim/waiver>

Your premium is currently being waived because you are receiving long term care insurance benefits under the policy. Therefore, the information contained in this premium change notice will not impact you until you are no longer receiving benefits and your premiums are no longer waived.

This letter is to inform you that **the premium on your current long term care coverage will increase from [\$99,999.99] to [\$99,999.99] beginning on [Mmmm dd, yyyy]. This represents a [999.999%] rate increase in the premiums for your policy.** You will receive a notice regarding payment of the new premium once you are no longer receiving benefits and are required to continue paying premiums.

<else>

This letter is to inform you that [**<if not Choice 2/2.1>**, as a result of higher than expected aggregate policyholder claims costs,] [**<if CT & (PCS I/II)>** a new premium increase is being implemented on your policy that is incremental to the premium increase currently being implemented in a phased manner.] [**T**he premium on your current long term care coverage will [**<if CT & (PCS I/II)>** now] increase from [\$99,999.99] to [\$99,999.99] beginning on your next billing anniversary date, [Mmmm dd, yyyy]. [**<if not CT & This is not (PCS I/II)>**This represents a [999.999%] rate increase in the premiums for your policy.] [**<if phased>**This [**<if CT & (PCS I/II)>**new] increase will [**<if CT & (PCS I/II)>**also] take place in a phased manner, over [**<if FL>**three**<else>**multiple] years, as detailed below.] [**<if CT & (PCS I/II)>** As a result, your schedule of phased premium increases has changed.] [**<if FL>**In addition, Genworth will not implement an additional increase on your policy until on or after [mm/dd/yyyy]. {See Addendum for date details} Please note that this increase is not due to a change in your health, age, or claims history. [**<if on waiver>**If you are currently on waiver of premium, this premium change will become effective when waiver is no longer applicable.]

< if phased >

Billing anniversary date

[01/01/2011][< if CT &(PCS I/II)> *]

[01/01/2012]

[01/01/2013]

[01/01/2014]

**Premium prior to
billing anniversary date**

[\$99,999.99]

[\$99,999.99]

[\$99,999.99]

[\$99,999.99]

**New premium on
billing anniversary date**

[\$99,999.99]

[\$99,999.99]

[\$99,999.99]

[\$99,999.99]

[< if CT&(PCSII)> * Please note this includes the amount of the increase from the 3rd phase of the previously approved increase & the 1st phase of the new approval]

The information above illustrates how your long term care insurance [policy< or>certificate] premium increase will be phased in over time. This letter is not a bill and you will receive a billing statement prior to your next billing anniversary date and before each subsequent billing anniversary date. If using automatic deduction to pay premiums, your designated account will be drafted with the new premium amount.

< if VA and on claim/waiver >

Given this change, please take time to read the *Important Information Regarding This Premium Increase* included with this letter. When you are no longer receiving benefits, you may have several choices to adjust your coverage to meet your needs.

< else >

Given this change, you may have several choices to adjust your coverage to meet your needs. Please take time to read the *Important Information Regarding This Premium Increase* included with this letter. [< if non-forfeiture available > It describes [< if NFO/ROP >ways< or>a way] that you can stop paying premiums and retain a long term care benefit.]

This premium increase notice is not a bill [< if not EFT >—you will be billed separately].

We encourage you to discuss options with [< if VA > your agent or] a member of our Customer Service Team by calling [999 999.9999] before making a decision. For additional information regarding premium increases, please go to [Genworth.com/LTCpremiums].

Once again, thank you for being a [< if VA > [company name long] < else > Genworth] [policyholder].

Sincerely,

[Elena Edwards sig image]

[Elena Edwards]

[Senior Vice President]

[enclosure[s]: [enclosure1], [enclosure2]...]

ADDENDUM:

For FL additional increase date:

< if PrePCS, PCS, PCS II, Choice 1 > date will reflect the policyholder's billing anniversary date 10 years from the effective date of the first phase of this increase

< if Choice 2/2.1 > date will reflect the policyholder's billing anniversary date 8 years from the effective date of the first phase of this increase



[company name short]
[company addr 1]
[company addr2]
[company city_st.zip]

Important Change – Decision Required

[mailing name1]
[mailing name2]
[address line 1]
[address line 2]
[address line 3]
[address line 4]
[address line 5]

Dear [Insured_name1][and [insured name2]],

Thank you for choosing [**<if VA or NC> Genworth Life Insurance Company <else> Genworth**] for your long term care insurance needs. We value your business and are committed to providing quality service and being here when you need us the most.

This letter is to inform you that, as a result of higher than expected aggregate policyholder claims costs, **the premium on your current long term care coverage will increase from [\$99,999.99] to [\$99,999.99] beginning on your next billing anniversary date, [Mmmm dd, yyyy].** [**<if phased>**This increase will take place in a phased manner, over multiple years, as detailed on the enclosed option page.] Please note that this increase is not due to a change in your health, age, or claims history.

We plan to request [at least [99999%] in] additional premium increases over the next [6-8] years. We understand that premium increases can be difficult for our [policyholders]. **To assist you, we are offering you several choices, including the new Stable Premium option that allows you to adjust your coverage to mitigate both the current and already planned future increases and lock in your new premium until at least 2028.** These options and your personalized information are outlined on the enclosed pages. We encourage you to discuss them with your financial advisor or a member of our Customer Service Team by calling [999 999.9999] before making a decision. For additional information regarding premium increases, please go to [Genworth.com/LTCpremiums].

Once again, thank you for being a [**<if VA or NC>company_name_long <else> [Genworth]**] [policyholder].

Sincerely,

[Elena K. Edwards]
[Senior Vice President]

The premium on your long term care insurance [policy] is increasing.

You have [4] options:

- 1 Keep your current coverage the same and pay the premium increase
- 2 Elect the Stable Premium option and avoid additional increases until at least 2028
- 3 [Adjust your coverage to reduce your premiums]
- 4 <if nonfor available>[See Addendum for CNF, OLB, & NFO]

Long Term Care Insurance

[Premium Increase Notice]
[mm/dd/yyyy]
[company name long]
[Company Copyright]

Insured:

[Insured_name1]
[Insured_name2]

[Policy] Number:

[policy_number]

Agent:

[servicing_agent_name]
[servicing_agency_name]
[servicing_agent_address1]
[servicing_agent_address2]
[servicing_agent_address3]
[servicing_agent_address4]
[servicing_agent_address5]
[servicing_agent_phone]

Customer Service:

[999 999.9999]

[company_hours1]
[company_hours2]

Fax: [company_fax]

[[Genworth.com/LTCpremiums]

P.S. This premium increase notice is not a bill [**<if not EFT>**—you will be billed separately]. [**<if VA> bold the following sentence**] Please take time to read the Important Information Regarding This Premium Increase included with this letter.

NOTE: gray shading indicates print in blue font

Addendum

For point #4 in top right:

[**<if CNF >**Pay nothing more by electing the **<if VA>** [Contingent Benefit Upon Lapse] **<else>** [Contingent Nonforfeiture Benefit]**<or if OLB>**Pay nothing more by electing the optional limited benefit **<or if NFO>**Pay nothing more by exercising your Non-Forfeiture rider]



[company name short]
[company address 1]
[company city state zip]

Customer service:
[company_phone]
[company hours2]
[company hours1]
Fax: [company fax]

Coverage Options

Page [1] of [m]

<if values available>

The median monthly cost of care provided in your area:

In Home Care [\$99,999.99] (Based on 44 hours/week)

Assisted Living [\$99,999.99]

Nursing Home [\$99,999.99]

Genworth [2016] Cost of Care Study

[Policyholder[s]]: [insured name2]

[insured name2]

Date: [mm/dd/yyyy]

[Policy] number: [policy number]

Premium before increase: [\$99,999.99] [annually]

| Your options: | 1 Keep current coverage | 2 Elect Stable Premium option | | 3 Adjust your coverage | |
|---|--|--|--|--|--|
| | If you are comfortable with your current level of coverage, pay the increased premium [not EFT] when you receive your next bill. If we don't hear from you by [October 1, 2017] this [999.999%] increase will take effect. | If you would like to change your benefits to guarantee no additional premium increases until at least [2028] , you may select [one of] the alternative[s] below. A detailed description of this option can be found in the enclosed sample endorsement. | | [if any choices shown] If you are comfortable having less coverage, the alternative[s] below [has<or> have] been provided. There may be other ways that you can reduce your benefits and premiums [if choices shown] beyond [that<or>those] listed. [if VA] Call our customer service team at [999 999 9999] to discuss your options.] | |
| | | Stable Premium A | Stable Premium B | Alternative C | Alternative D |
| [Monthly maximum benefit] | [\$5,400.00] | [\$5,400.00] | [\$5,400.00] | [\$5,400.00] | [\$4,050.00] |
| [Benefit period] | [4 years] | [3 years] | [3 years] | [3 years] | [3 Years] |
| [Inflation protection] | [Simple 5%] | [Compound 1%] | [Compound 1%] | [Simple 5%] | [Simple 5%] |
| [Elimination period (days before benefits begin)] | [100 days Facility/ 0 days Home Care] | [180 days Facility/ 90 days Home Care] | [100 days Facility/ 0 days Home Care] | [100 days Facility/ 0 days Home Care] | [100 days Facility/ 0 days Home Care] |
| [Coinsurance] | [None] | [None] | [10%] | [None] | [None] |
| [Annual] premium [*] | [\$99,999.99] | <input type="checkbox"/> [\$99,999.99] | <input type="checkbox"/> [\$99,999.99] | <input checked="" type="checkbox"/> [\$99,999.99] | <input type="checkbox"/> [\$99,999.99] |
| 4 Pay nothing more | If you would like to stop paying premiums on your policy, you can choose the option at right. Please read the detailed description of this option in the enclosed endorsement and Important Information Regarding This Premium Increase. The benefit value is current as of the date of this notice; a final benefits value will be sent to you following your selection of this option. | | | <div style="border: 1px solid black; padding: 5px; text-align: center;"> [\$99,999.99] Paid up [policy] benefit [Optional Limited Benefit] </div> | |

[if phased]*Your [policy's] premium increase is being phased in over a number of years; the increase schedule is listed on the reverse. The amount of the phased [annual] premium increase will vary depending on your selection above.]

You may have other ways to reduce your benefits than those shown above; contact the Customer Service team for additional quotes. More information on your options can be found in the enclosed endorsement[s] and Important Information Regarding This Premium Increase. Please read all documents before making a decision. The options shown here are quotes and may change.

You do not need to return this form if you are keeping your current coverage. If changing your coverage to one of the options above, please check the blue box to indicate your choice, then sign and return this form by fax or mail [in the enclosed envelope] by: [Mmmmmm dd, yyyy]

[Policyholder <or> Certificate holder] Signature

Date

[if shared] Policyholder <or> Certificate holder] Signature

Date

By signing, you represent and agree that (1) we are authorized to process the requested change to your [policy], (2) the change will not be effective until reflected in a [policy] amendment we send to you, (3) the benefits and premiums quoted above are subject to confirmation and may change, and (4) you have read and understand the information on this form and the enclosed documents, including the Important Information Regarding This Premium Increase.

{Note: If phased, premiums quoted on this page are the final phased premiums.}

<if phased premiums>

Coverage Options

Page [2] of [m]

[Policyholder(s)]: [insured name1]
[insured name2]

Date: [mm/dd/yyyy]

[Policy] number: [policy number]

Premium before increase: [\$99,999.99] [annually]

Phased Premiums:

The amount of the phased [annual] rate increase will vary depending on your selection on the first page.

Date of phased increase

[mm/dd/yyyy]

[mm/dd/yyyy]

[mm/dd/yyyy]

...

[mm/dd/yyyy]

Keep current coverage:

[\$99,999.99]

[\$99,999.99]

[\$99,999.99]

...

[\$99,999.99]

[Stable Premium A]

[\$99,999.99]

[\$99,999.99]

[\$99,999.99]

...

[\$99,999.99]

[Stable Premium B]

[\$99,999.99]

[\$99,999.99]

[\$99,999.99]

...

[\$99,999.99]

[Alternative C]

[\$99,999.99]

[\$99,999.99]

[\$99,999.99]

...

[\$99,999.99]

[Alternative D]

[\$99,999.99]

[\$99,999.99]

[\$99,999.99]

...

[\$99,999.99]

Addendum

For Section 4:

[<if CNF > <if VA> [Contingent Benefit Upon Lapse] <else> [Contingent Nonforfeiture Benefit]<or if OLB>Optional Limited Benefit<or if NFO> Non-Forfeiture rider]

{Note: If phased, premiums quoted on this page are the final phased premiums.}



Important Information Regarding This Premium Increase

Genworth Life Insurance Company
Administrative Office:
3100 Albert Lankford Drive
Lynchburg, VA 24501

from [Genworth Life Insurance Company]

Page 1 of [m]

About this premium increase

It is important to note that this premium increase was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. Our premium rate filings are available for public inspection and may be accessed on line through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI.

The premium increase is not based upon a change in your age, health, claims history or any other individual characteristic. Rather, the increase is based on the experience of all policies that are similar to your policy and issued for delivery in Virginia. Our decision to increase premiums is primarily based upon the fact that expected claims are significantly higher today than we originally anticipated when your policy was priced. These higher claims costs are in part due to policyholders living longer and keeping their policies longer than originally anticipated. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. Our decision to increase premiums was not determined based upon the current economic environment. Please note that we requested a [50.10%] rate increase and the Virginia Bureau of Insurance allowed a rate increase of [29.000%]. For additional information regarding premium increases, please go to [Genworth.com/LTCpremiums] or call us at [999 999.9999].

Guaranteed renewable

Your long term care insurance coverage is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage because of a change in your individual health or age. As long as you pay the required premium on time and have not used all your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. It means that although the insurance company cannot refuse to continue your coverage for any reason, the company can revise your rates if it does so for all similarly issued policies. In accordance with the terms of your policy, we reserve the right to change premiums and it is [possible<or>likely] that we will file with the Virginia Bureau of Insurance for another premium increase again in the future. However, if you elect the Stable Premium option, your new premium will not increase until at least 2028.

Benefits

The benefit values presented in the accompanying letter are approximate due to rounding. Covered benefits payable at the time of a claim will be calculated in accordance with your policy. Benefits are payable only when you meet the terms and conditions for receiving benefits under your policy.

Considerations related to reducing your benefits

You may be able to keep your premium at or about its current level by electing available options that may help minimize the effect of the premium increase, including the following:

- You may choose to reduce your maximum [daily<or>monthly] benefit, or
- You may choose to adjust your benefit period or elimination period.

All of the options available to you as alternatives to paying the full premium increase may not be of equal value.

There may be other options for reducing your premium that are not listed above, if you are interested in learning about those options please contact us at [999 999.9999]. [**<if partnership>If you have a Partnership policy, reducing your coverage may result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.**]

The option to reduce benefits is available at any time. In the event of a future rate increase, similar options will be available to you.

Understanding the Stable Premium option

The Stable Premium option is designed to mitigate the impact of current and planned future increases by changing your benefits, while also guaranteeing that your new premium will not increase until at least [2028]. [**<if both versions>**Both versions of] [t]his option will provide a one percent (1%) compound benefit increase going forward, and you will retain the daily/monthly benefits increased pursuant to your current benefit increase option (if any) prior to acceptance of this change. As part of the calculation of your new resulting premium, your premium will be adjusted in consideration of this retained benefit. There may be other options available to you to mitigate or offset the current premium increase, however only the Stable Premium option includes the additional benefit of having no further premium increases implemented on your policy until at least 2028. Please review all of the documents in this package, in particular the Coverage Options page and the sample endorsement, for more details regarding how your benefits and premium will change under the Stable Premium option.

Please note: By accepting any change in benefits you may have a lower dollar amount of benefits available for future claims. In accordance with your policy, if you have previously been on claim, benefits that have already been paid under your policy will count toward your new lifetime payment maximum. This will be shown on the updated schedule page that you will receive if you elect this option. Similarly, in accordance with your policy, any days which have already satisfied your Elimination Period will continue to satisfy your new Elimination Period under the Stable Premium option.

If you choose this option, you may change your decision in writing within 60 days of our written confirmation of your benefit changes under this option. After the 60 day period, you cannot revert back to the benefits you had prior to electing the Stable Premium option. The only benefit change that will be available to you going forward is a reduction to an available Daily Payment Maximum or dropping an applicable rider.

<if no quote and (if CNF or OLB, or NFO rider)>**Select a Limited Benefit with No Further Premium Requirement**

<if OLB> If you would like to stop paying premiums on your policy you can choose an optional limited benefit. Your new coverage maximum will be roughly equal to the total premiums you have paid on your policy, minus any benefits paid. Please refer to the enclosed endorsement for additional details regarding this benefit.

<OR>

<if CNF > If you would like to stop paying premiums on your policy you can elect the Contingent Benefit Upon Lapse. Your new coverage maximum will be either 30 times your Nursing Home Daily benefit or equal to the total premiums you have paid on your policy excluding waived premium whichever is greater. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status. Please refer to the enclosed endorsement for additional details regarding this benefit.

<OR>

<if NFO Rider on Policy >

If you would like to stop paying premiums on your policy you may exercise the non-forfeiture rider that you purchased with your policy. Your new coverage maximum will be either 30 times your Nursing Home Daily benefit or equal to the total premiums you have paid on your policy excluding waived premium whichever is greater. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status.

If your daily benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period. In addition, other benefit amounts may be proportionately reduced. Any benefits paid or payable are deducted from the reduced policy maximum. Reducing benefits while you are receiving policy benefits is generally not advisable.

You have the right to a revised rate or premium schedule upon request.

Waiver of premium benefit

If you are currently receiving a Waiver of Premium benefit, you will not be required to pay the increased premium until the Waiver of Premium benefit no longer applies, as provided for in your policy. If your policy does not provide a Waiver of Premium benefit, you will be required to pay the increased premium, even if you are receiving policy benefits. Prior to paying your bill with the increased premium you may want to contact one of our Customer Service Representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

Payments by automatic withdrawal/third-party account/online banking

If you are using automatic withdrawals, the new required premium will be automatically deducted from your bank checking account. If you are using a third-party account or online banking to pay your premiums, please be sure to make the proper adjustments and arrangements for paying the new required premium amount.

Time frame to reverse decision

If you opt to reduce your benefits or cancel your coverage, your request to reverse any such decision must be in writing, signed by you, and received by us no more than 60 days after the date of our written confirmation of your reduction/cancellation.

Rate increase history

In accordance with the requirements of the state (commonwealth or district) where your policy was issued, we are providing you with the history of previous rate increases that have been implemented on policies that were underwritten by [company_name_long].

About Genworth Life Insurance Company (Genworth)

Genworth companies began selling long term care insurance in 1974 and have been the largest provider of long term care insurance policies in the United States. It is important to note that Genworth regularly monitors the business performance of these policies and believes that its companies' reserves are adequate and appropriate at this time. To obtain information regarding Genworth company financial strength, please visit [genworth.com].

New Coverage Option to Consider

Because your long term care insurance (LTC) premiums will increase soon, you now need to make some important decisions about your LTC coverage. To help, we've enclosed some material for you to read and consider.

On the Coverage Options page that follows, we offer several alternatives for keeping coverage in place and within budget. And, because we plan to request additional premium increases in the future, we have introduced a new Stable Premium option to consider.

Stable Premium option

With this option, you adjust your benefits and receive a new premium along with a guarantee that your new premium will not increase until at least 2028. Along with the rate guarantee, this option provides:

- A [**<if individual policy>** [three]**<if shared>** shared [six]]-year benefit period (The benefit period is the period of time that is used to calculate the lifetime payment maximum. Your coverage is based on this lifetime payment maximum, not a certain period of time.)
- Retention of your increased maximum daily/monthly benefit
- [1%] annual compound benefit inflation going forward
- **<if both choices>** Your choice of:
 - (1.) An extended Elimination Period (EP) of [180] days for facility care and [90] days for home care. (The EP is the number of days of covered care that you must pay for before your coverage begins to pay benefits.)
 - (2.) A combination of [10]% coinsurance (you pay [10%] of covered expenses) and a [100]-day facility Elimination Period.
- **<if both versions>**Both versions of [t]his option continue[s] to offer a home care benefit

The premium for the Stable Premium option is shown on the Coverage Options page. You may read the sample [policy] endorsement included in this package for more detail.

As you think about this option, consider that a recent, publicly-available industry study performed by PwC indicated that the average duration for a long term care event is about 3 years and that approximately 75-80 percent of long term care events will cost less than \$250,000¹. These figures are averages and approximations, and your actual experience may be different.

It is important to note that by electing the Stable Premium option your overall combination of benefits may be reduced. In accordance with your [policy], if you have previously been on claim, benefits that have already been paid under your [policy] will count toward your new lifetime payment maximum.

Options for reducing benefits and premiums other than those presented in this package may be available. Our Customer Service Team is available to talk with you, discuss options, and help answer your questions.

In addition, our consumer website offers more detailed information on the necessity of premium increases and the value of having long term care insurance.

Please visit [Genworth.com/ltcpremiums]

We encourage you to carefully read the enclosed materials before making a decision

¹ The referenced study, made available in October 2016, is based on data for the time period 2000-2015 and reports figures in 2016 dollars.



Genworth Life
 Genworth Life of New York
 Administrative Offices:
 3100 Albert Lankford Drive
 Lynchburg, VA 24501

Rate Increase History

from Genworth Life Insurance Company
 and Genworth Life Insurance Company of New York¹

Rate Increase History

The company has sold long term care insurance since 1974. In the past 10 years, the company has raised its rates on policy forms that are no longer available for sale.

Following is a summary of the rate increases:

| Policy Form Series - Not every series was available in every state | Years Available for Sale | Percentage of Increase ² | Effective Year ³ |
|---|--------------------------|-------------------------------------|-----------------------------|
| 6465, 6026, 6318, 6322, 6328, 6394, 6395 | 1974-1989 | 0-10% | 2007-2010 |
| 6484, 6667, 7003, 7012, 7021, 50000, 50001, 50003, 50004, 50013, 50018, 50020, 50021, 50022, 50023, 50024, 50029, 50100, 50107, 51000 | 1988-2003 | 0-14% | 2007-2010 |
| | | 0-88% | 2012-2015 |
| | | 0-60% | 2014-2017 |
| | | 0-70% | 2016-2019 |
| | | 0-77% | 2018-2022 |
| 7000, 7002, 7011, 7012, 7020, 7022, 7024, 50024, 50027, 50109, 50110, 51001, 51002 | 1993-2005 | 0-12% | 2007-2010 |
| | | 0-25% | 2011-2014 |
| | | 0-118% | 2012-2015 |
| | | 0-60% | 2014-2017 |
| | | 0-67% | 2016-2019 |
| 7011, 7012, 7030, 7031, 7032, 7033, 7034, 51005, 51006, 51007 | 1997-2004 | 0-11% | 2007-2010 |
| | | 0-25% | 2011-2014 |
| | | 0-97% | 2012-2016 |
| | | 0-60% | 2014-2017 |
| | | 0-67% | 2016-2019 |
| 7025, 7035, 7035AXREV, 7037, 7037A, 7037C, 7037C REV, 51010, 51011 | 2001-2006 | 0-60% | 2012-2015 |
| | | 0-78% | 2014-2017 |
| | | 0-67% | 2016-2019 |
| | | 0-130% | 2018-2022 |
| 7040 | 1999-2012 | 0-35% | 2013-2016 |
| | | 0-15% | 2016-2019 |
| | | 0-70% | 2018-2022 |
| 51014, 51012, 51015, 51014REV, 51012REV, 51015REV, 7043, 7044, 7045, 7042, 7044REV, 7042REV, 7043REV | 2003-2012 | 0-60% | 2014-2017 |
| | | 0-52.8% | 2017-2020 |
| | | 0-98% | 2018-2022 |

¹ Only Genworth Life Insurance Company of New York is admitted in and conducts business in New York.

² The amount of the rate increase may vary by state; policy form series; or policy type. The Percentage of increase shown reflects the aggregate effect of more than one rate increase request.

³ Future effective dates reflect rate increases allowed but not yet implemented.

**Objection Response
Genworth Life Insurance Company**

This letter is in response to the comments received in your objection letter, dated March 27, 2018, to Genworth Life Insurance Company’s (GLIC’s) Choice 1 Rate Stability Virginia rate increase request. The comments and our responses are as follows:

- 1. Please identify the forms 62172, 62274F, 62275, 62276, 62277, and 62278. There was no mention of them in any of the rate sheets. If they don't apply to this filing, please remove them.**

The table below reflects approval dates for the respective rider forms which were submitted for review and approval outside of SERFF.

Also, attached is a copy of the approved base policy and rider forms; see “Choice I Policy & Rider Forms_Approval File.pdf.”

| Form Type | Form # | Form Description/Name | Approval Date |
|------------------|---------------|------------------------------------|--|
| Rider | 62172 | Restoration of Benefits Rider | March 12, 1998 |
| Rider | 62274F | Nonforfeiture Benefit Rider | Approved July 25, 2002 along with base policy form 7035J |
| Rider | 62275 | International Coverage Rider | |
| Rider | 62276 | Extended Elimination Period Rider | |
| Rider | 62277 | Family Care Coverage Rider | |
| Rider | 62278 | Extended Facility Definition Rider | |

- 2. Please complete the Rate Request Summary. The SERFF Tracking Number is not complete.**

GLIC has updated the Rate Request Summary to reflect the SERFF Tracking Number. See “VA Choice I RS 2017 Part 1 Long Term Care Insurance Rate Request Summary 20180510.pdf.”

- 3. Please revise the narrative on the Rate Request Summary so that any person reviewing this filing would understand the reason for the rate increase and its driving factors. Below is an example of what we would consider user friendly language:**

“Our rates are based on assumptions regarding persistency (how long the policy stays in force), mortality (at what rate deaths occur), and voluntary lapses (when an insured voluntarily terminates his policy). Actual results are much higher than anticipated when the policy was originally priced which means that individuals are living longer and keeping their policies in force longer which results in more claims incurred. As a result, premiums must be adjusted to ensure current and future claims are adequately funded.”

GLIC has updated the Rate Request Summary to reflect the proposed language. See “VA Choice I RS 2017 Part 1 Long Term Care Insurance Rate Request Summary 20180510.pdf.”

**Objection Response
Genworth Life Insurance Company**

4. **Part E, on page 17 of the Actuarial Memorandum, states that 4% was the prevailing statutory interest rate at the time of the original 2012 rate increase filing. 14VAC5-1630-50 B states that interest at a rate consistent with that assumed in the original determination of premiums, shall be used in the calculation of this loss ratio.**

Please provide the interest rate used when the rates were originally developed, and amend your projections to show that original interest rate.

To satisfy regulation 14VAC5-1630-50 B, please see Attachments Ia-IIc, in the file "VA RS Choice 1 Objection 1 Attachments 20180514.pdf." Additionally, the tab Ia-IIc, the file "VA RS Choice 1 Objection 1 Attachments 20180514.xlsm" is an excel version of the same exhibits from the experience projections previously submitted with the Actuarial Memorandum using the original 4.5% interest rate.

Regards,



Michael S Johnson, FSA, MAAA
AVP and Actuary, LTC In-force Actuarial
Genworth Life Insurance Company

Date: May 14, 2018

**Attachment Ia: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With Virginia Approved Rate Increase***

| Calendar Year | Earned Premium | Incurred Claims | Loss Ratio | Discount Factor |
|---------------|----------------|-----------------|------------|-----------------|
| 2001 | 27,531,088 | 787,609 | 2.9% | 1.97835 |
| 2002 | 179,745,463 | 11,969,899 | 6.7% | 1.89316 |
| 2003 | 350,414,916 | 22,729,646 | 6.5% | 1.81163 |
| 2004 | 419,469,445 | 33,575,781 | 8.0% | 1.73362 |
| 2005 | 427,617,712 | 55,368,697 | 12.9% | 1.65897 |
| 2006 | 426,238,545 | 61,218,229 | 14.4% | 1.58753 |
| 2007 | 421,769,492 | 75,059,060 | 17.8% | 1.51916 |
| 2008 | 413,103,662 | 103,891,091 | 25.1% | 1.45375 |
| 2009 | 402,521,940 | 134,231,968 | 33.3% | 1.39114 |
| 2010 | 392,829,022 | 163,178,165 | 41.5% | 1.33124 |
| 2011 | 383,987,872 | 166,424,356 | 43.3% | 1.27391 |
| 2012 | 374,980,756 | 204,747,267 | 54.6% | 1.21906 |
| 2013 | 365,812,461 | 245,694,734 | 67.2% | 1.16656 |
| 2014 | 409,365,298 | 276,026,138 | 67.4% | 1.11633 |
| 2015 | 449,755,262 | 302,048,350 | 67.2% | 1.06825 |
| 2016 | 482,246,176 | 387,442,724 | 80.3% | 1.02225 |
| 2017 | 454,931,833 | 384,811,554 | 84.6% | 0.97823 |
| 2018 | 437,408,602 | 404,106,672 | 92.4% | 0.93611 |
| 2019 | 419,620,729 | 431,023,393 | 102.7% | 0.89580 |
| 2020 | 401,460,961 | 458,019,509 | 114.1% | 0.85722 |
| 2021 | 382,898,967 | 481,013,366 | 125.6% | 0.82031 |
| 2022 | 363,925,069 | 499,927,772 | 137.4% | 0.78498 |
| 2023 | 344,797,598 | 520,732,473 | 151.0% | 0.75118 |
| 2024 | 325,769,375 | 544,505,585 | 167.1% | 0.71883 |
| 2025 | 307,021,020 | 564,593,364 | 183.9% | 0.68788 |
| 2026 | 288,633,080 | 583,523,355 | 202.2% | 0.65826 |
| 2027 | 270,583,236 | 609,662,915 | 225.3% | 0.62991 |
| 2028 | 252,854,198 | 642,950,272 | 254.3% | 0.60279 |
| 2029 | 235,429,760 | 676,833,053 | 287.5% | 0.57683 |
| 2030 | 218,331,915 | 704,996,381 | 322.9% | 0.55199 |
| 2031 | 201,641,946 | 727,575,506 | 360.8% | 0.52822 |
| 2032 | 185,430,747 | 747,635,729 | 403.2% | 0.50547 |
| 2033 | 169,737,425 | 765,942,485 | 451.3% | 0.48371 |
| 2034 | 154,577,287 | 781,304,495 | 505.4% | 0.46288 |
| 2035 | 140,007,154 | 788,592,632 | 563.3% | 0.44294 |
| 2036 | 126,107,017 | 788,251,170 | 625.1% | 0.42387 |
| 2037 | 112,958,747 | 783,441,726 | 693.6% | 0.40562 |
| 2038 | 100,580,228 | 770,936,162 | 766.5% | 0.38815 |
| 2039 | 88,966,900 | 746,607,368 | 839.2% | 0.37144 |
| 2040 | 78,160,562 | 710,964,795 | 909.6% | 0.35544 |
| 2041 | 68,213,360 | 668,473,650 | 980.0% | 0.34013 |
| 2042 | 59,157,270 | 625,983,151 | 1058.2% | 0.32549 |
| 2043 | 50,967,986 | 583,598,348 | 1145.0% | 0.31147 |
| 2044 | 43,600,734 | 538,520,149 | 1235.1% | 0.29806 |
| 2045 | 37,026,469 | 490,714,182 | 1325.3% | 0.28522 |
| 2046 | 31,218,352 | 440,042,021 | 1409.6% | 0.27294 |
| 2047 | 26,138,466 | 387,434,424 | 1482.2% | 0.26119 |
| 2048 | 21,729,814 | 335,194,479 | 1542.6% | 0.24994 |
| 2049 | 17,929,349 | 288,983,096 | 1611.8% | 0.23918 |
| 2050 | 14,677,555 | 249,295,785 | 1698.5% | 0.22888 |
| 2051 | 11,917,173 | 213,966,068 | 1795.4% | 0.21902 |
| 2052 | 9,597,070 | 182,138,044 | 1897.9% | 0.20959 |
| 2053 | 7,668,860 | 153,290,161 | 1998.9% | 0.20057 |
| 2054 | 6,084,744 | 127,278,113 | 2091.8% | 0.19193 |
| 2055 | 4,795,120 | 104,794,137 | 2185.4% | 0.18366 |
| 2056 | 3,753,371 | 85,872,392 | 2287.9% | 0.17575 |
| 2057 | 2,918,870 | 69,819,629 | 2392.0% | 0.16819 |
| 2058 | 2,257,153 | 56,180,695 | 2489.0% | 0.16094 |
| 2059 | 1,735,751 | 44,961,077 | 2590.3% | 0.15401 |
| 2060 | 1,325,425 | 35,820,304 | 2702.6% | 0.14738 |
| 2061 | 1,002,447 | 28,233,756 | 2816.5% | 0.14103 |
| 2062 | 750,920 | 22,072,419 | 2939.4% | 0.13496 |
| 2063 | 560,220 | 17,140,418 | 3059.6% | 0.12915 |
| 2064 | 416,931 | 13,199,418 | 3165.9% | 0.12359 |
| 2065 | 308,796 | 10,099,882 | 3270.7% | 0.11827 |
| 2066 | 225,941 | 7,659,014 | 3389.8% | 0.11317 |
| 2067 | 162,743 | 5,708,591 | 3507.7% | 0.10830 |
| 2068 | 116,784 | 4,138,295 | 3543.5% | 0.10364 |
| 2069 | 83,480 | 2,927,343 | 3506.6% | 0.09917 |
| 2070 | 59,319 | 2,044,553 | 3446.7% | 0.09490 |
| 2071 | 41,947 | 1,418,746 | 3382.3% | 0.09082 |
| 2072 | 29,485 | 977,267 | 3314.4% | 0.08691 |
| 2073 | 20,393 | 667,493 | 3273.1% | 0.08316 |
| 2074 | 13,738 | 452,408 | 3293.1% | 0.07958 |
| 2075 | 9,284 | 306,134 | 3297.3% | 0.07615 |
| 2076 | 6,276 | 205,346 | 3272.0% | 0.07288 |
| PV Past | 8,270,489,370 | 2,756,757,450 | 33.3% | |
| PV Future | 4,383,871,468 | 10,318,408,273 | 235.4% | |
| PV Total | 12,654,360,838 | 13,075,165,723 | 103.3% | |

*Includes 2012 and later rate stability rate increases approved in Virginia applied to all policies nationwide (VA like forms only), but prior to the rate increase requested in this filing

**Attachment Ib: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Lifetime Benefit Periods With Virginia Approved Rate Increase***

| Calendar Year | Earned Premium | Incurred Claims | Loss Ratio | 4.50% Discount Factor |
|---------------|----------------|-----------------|------------|-----------------------|
| 2001 | 10,018,435 | 475,536 | 4.7% | 1.97835 |
| 2002 | 64,056,887 | 6,630,895 | 10.4% | 1.89316 |
| 2003 | 126,779,102 | 9,236,233 | 7.3% | 1.81163 |
| 2004 | 155,696,483 | 13,415,188 | 8.6% | 1.73362 |
| 2005 | 160,671,812 | 29,091,439 | 18.1% | 1.65897 |
| 2006 | 161,728,762 | 24,011,030 | 14.8% | 1.58753 |
| 2007 | 161,104,148 | 26,639,353 | 16.5% | 1.51916 |
| 2008 | 158,361,256 | 44,844,803 | 28.3% | 1.45375 |
| 2009 | 154,848,299 | 50,306,627 | 32.5% | 1.39114 |
| 2010 | 151,724,219 | 65,063,697 | 42.9% | 1.33124 |
| 2011 | 149,063,188 | 59,610,456 | 40.0% | 1.27391 |
| 2012 | 146,511,959 | 68,464,814 | 46.7% | 1.21906 |
| 2013 | 144,053,067 | 86,829,513 | 60.3% | 1.16656 |
| 2014 | 166,848,573 | 106,511,642 | 63.8% | 1.11633 |
| 2015 | 188,635,065 | 108,356,268 | 57.4% | 1.06825 |
| 2016 | 208,822,676 | 158,124,826 | 75.7% | 1.02225 |
| 2017 | 200,593,580 | 123,830,712 | 61.7% | 0.97823 |
| 2018 | 194,931,957 | 133,729,101 | 68.6% | 0.93611 |
| 2019 | 188,985,654 | 146,564,399 | 77.6% | 0.89580 |
| 2020 | 182,737,903 | 160,009,698 | 87.6% | 0.85722 |
| 2021 | 176,152,087 | 172,286,247 | 97.8% | 0.82031 |
| 2022 | 169,248,036 | 183,338,598 | 108.3% | 0.78498 |
| 2023 | 162,115,510 | 195,783,452 | 120.8% | 0.75118 |
| 2024 | 154,861,460 | 209,955,963 | 135.6% | 0.71883 |
| 2025 | 147,542,309 | 223,144,113 | 151.2% | 0.68788 |
| 2026 | 140,202,450 | 236,060,908 | 168.4% | 0.65826 |
| 2027 | 132,852,672 | 252,129,661 | 189.8% | 0.62991 |
| 2028 | 125,484,261 | 272,160,068 | 216.9% | 0.60279 |
| 2029 | 118,098,707 | 293,451,752 | 248.5% | 0.57683 |
| 2030 | 110,715,416 | 313,053,578 | 282.8% | 0.55199 |
| 2031 | 103,372,154 | 330,682,364 | 319.9% | 0.52822 |
| 2032 | 96,107,664 | 347,173,282 | 361.2% | 0.50547 |
| 2033 | 88,946,133 | 363,169,722 | 408.3% | 0.48371 |
| 2034 | 81,907,233 | 378,093,995 | 461.6% | 0.46288 |
| 2035 | 75,024,468 | 389,320,761 | 518.9% | 0.44294 |
| 2036 | 68,346,734 | 397,112,882 | 581.0% | 0.42387 |
| 2037 | 61,920,126 | 402,317,557 | 649.7% | 0.40562 |
| 2038 | 55,765,833 | 402,868,697 | 722.4% | 0.38815 |
| 2039 | 49,898,752 | 396,600,065 | 794.8% | 0.37144 |
| 2040 | 44,353,431 | 383,769,658 | 865.3% | 0.35544 |
| 2041 | 39,171,575 | 367,223,099 | 937.5% | 0.34013 |
| 2042 | 34,379,126 | 350,374,532 | 1019.1% | 0.32549 |
| 2043 | 29,976,954 | 332,820,139 | 1110.3% | 0.31147 |
| 2044 | 25,955,828 | 312,757,490 | 1205.0% | 0.29806 |
| 2045 | 22,313,190 | 290,043,541 | 1299.9% | 0.28522 |
| 2046 | 19,046,309 | 264,524,080 | 1388.8% | 0.27294 |
| 2047 | 16,145,285 | 236,730,627 | 1466.3% | 0.26119 |
| 2048 | 13,588,383 | 208,155,305 | 1531.9% | 0.24994 |
| 2049 | 11,349,879 | 182,422,430 | 1607.3% | 0.23918 |
| 2050 | 9,404,705 | 159,932,072 | 1700.6% | 0.22888 |
| 2051 | 7,727,954 | 139,507,752 | 1805.2% | 0.21902 |
| 2052 | 6,296,674 | 120,678,656 | 1916.5% | 0.20959 |
| 2053 | 5,088,511 | 103,168,304 | 2027.5% | 0.20057 |
| 2054 | 4,080,849 | 86,987,929 | 2131.6% | 0.19193 |
| 2055 | 3,249,206 | 72,684,346 | 2237.0% | 0.18366 |
| 2056 | 2,569,337 | 60,384,490 | 2350.2% | 0.17575 |
| 2057 | 2,017,997 | 49,712,374 | 2463.5% | 0.16819 |
| 2058 | 1,574,246 | 40,482,342 | 2571.5% | 0.16094 |
| 2059 | 1,219,588 | 32,797,089 | 2689.2% | 0.15401 |
| 2060 | 937,750 | 26,450,908 | 2820.7% | 0.14738 |
| 2061 | 715,143 | 21,106,721 | 2951.4% | 0.14103 |
| 2062 | 541,039 | 16,689,454 | 3084.7% | 0.13496 |
| 2063 | 406,810 | 13,093,235 | 3218.5% | 0.12915 |
| 2064 | 304,339 | 10,172,251 | 3342.4% | 0.12359 |
| 2065 | 226,321 | 7,847,481 | 3467.4% | 0.11827 |
| 2066 | 166,782 | 5,995,493 | 3594.8% | 0.11317 |
| 2067 | 121,677 | 4,502,239 | 3700.1% | 0.10830 |
| 2068 | 88,145 | 3,284,597 | 3726.3% | 0.10364 |
| 2069 | 63,390 | 2,336,102 | 3685.3% | 0.09917 |
| 2070 | 45,215 | 1,642,395 | 3632.4% | 0.09490 |
| 2071 | 32,004 | 1,147,871 | 3586.7% | 0.09082 |
| 2072 | 22,445 | 796,668 | 3549.4% | 0.08691 |
| 2073 | 15,570 | 548,573 | 3523.3% | 0.08316 |
| 2074 | 10,665 | 374,534 | 3511.8% | 0.07958 |
| 2075 | 7,275 | 255,032 | 3505.7% | 0.07615 |
| 2076 | 4,929 | 171,701 | 3483.2% | 0.07288 |
| PV Past | 3,194,123,830 | 1,059,114,795 | 33.2% | |
| PV Future | 2,097,584,616 | 4,653,888,615 | 221.9% | |
| PV Total | 5,291,708,446 | 5,713,003,411 | 108.0% | |

*Includes 2012 and later rate stability rate increases approved in Virginia applied to lifetime policies nationwide (VA like forms only), but prior to the rate increase requested in this filing

**Attachment Ic: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With Virginia Approved Rate Increase***

| Calendar Year | Earned Premium | Incurred Claims | Loss Ratio | Discount Factor |
|---------------|----------------|-----------------|------------|-----------------|
| 2001 | 17,512,652 | 312,072 | 1.8% | 1.97835 |
| 2002 | 115,688,577 | 5,339,004 | 4.6% | 1.89316 |
| 2003 | 223,635,814 | 13,493,413 | 6.0% | 1.81163 |
| 2004 | 263,772,963 | 20,160,592 | 7.6% | 1.73362 |
| 2005 | 266,945,900 | 26,277,258 | 9.8% | 1.65897 |
| 2006 | 264,509,782 | 37,207,199 | 14.1% | 1.58753 |
| 2007 | 260,665,343 | 48,419,708 | 18.6% | 1.51916 |
| 2008 | 254,742,406 | 59,046,288 | 23.2% | 1.45375 |
| 2009 | 247,673,640 | 83,925,341 | 33.9% | 1.39114 |
| 2010 | 241,104,803 | 98,114,468 | 40.7% | 1.33124 |
| 2011 | 234,924,683 | 106,813,900 | 45.5% | 1.27391 |
| 2012 | 228,468,797 | 136,282,453 | 59.7% | 1.21906 |
| 2013 | 221,759,394 | 158,865,221 | 71.6% | 1.16656 |
| 2014 | 242,516,724 | 169,514,496 | 69.9% | 1.11633 |
| 2015 | 261,120,197 | 193,692,081 | 74.2% | 1.06825 |
| 2016 | 273,423,500 | 229,317,898 | 83.9% | 1.02225 |
| 2017 | 254,338,254 | 260,980,842 | 102.6% | 0.97823 |
| 2018 | 242,476,645 | 270,377,571 | 111.5% | 0.93611 |
| 2019 | 230,635,075 | 284,458,994 | 123.3% | 0.89580 |
| 2020 | 218,723,059 | 298,009,811 | 136.2% | 0.85722 |
| 2021 | 206,746,881 | 308,727,119 | 149.3% | 0.82031 |
| 2022 | 194,677,033 | 316,589,174 | 162.6% | 0.78498 |
| 2023 | 182,682,088 | 324,949,021 | 177.9% | 0.75118 |
| 2024 | 170,907,916 | 334,549,622 | 195.7% | 0.71883 |
| 2025 | 159,478,711 | 341,449,251 | 214.1% | 0.68788 |
| 2026 | 148,430,630 | 347,462,447 | 234.1% | 0.65826 |
| 2027 | 137,730,564 | 357,533,254 | 259.6% | 0.62991 |
| 2028 | 127,369,937 | 370,790,204 | 291.1% | 0.60279 |
| 2029 | 117,331,053 | 383,381,302 | 326.8% | 0.57683 |
| 2030 | 107,616,499 | 391,942,803 | 364.2% | 0.55199 |
| 2031 | 98,269,792 | 396,893,142 | 403.9% | 0.52822 |
| 2032 | 89,323,083 | 400,462,447 | 448.3% | 0.50547 |
| 2033 | 80,791,292 | 402,772,763 | 498.5% | 0.48371 |
| 2034 | 72,670,054 | 403,210,500 | 554.9% | 0.46288 |
| 2035 | 64,982,686 | 399,271,870 | 614.4% | 0.44294 |
| 2036 | 57,760,283 | 391,138,288 | 677.2% | 0.42387 |
| 2037 | 51,038,620 | 381,124,169 | 746.7% | 0.40562 |
| 2038 | 44,814,395 | 368,067,465 | 821.3% | 0.38815 |
| 2039 | 39,068,149 | 350,007,303 | 895.9% | 0.37144 |
| 2040 | 33,807,131 | 327,195,137 | 967.8% | 0.35544 |
| 2041 | 29,041,785 | 301,250,551 | 1037.3% | 0.34013 |
| 2042 | 24,778,144 | 275,608,619 | 1112.3% | 0.32549 |
| 2043 | 20,991,032 | 250,778,209 | 1194.7% | 0.31147 |
| 2044 | 17,644,907 | 225,762,659 | 1279.5% | 0.29806 |
| 2045 | 14,713,279 | 200,670,641 | 1363.9% | 0.28522 |
| 2046 | 12,172,043 | 175,517,941 | 1442.0% | 0.27294 |
| 2047 | 9,993,181 | 150,703,798 | 1508.1% | 0.26119 |
| 2048 | 8,141,431 | 127,039,174 | 1560.4% | 0.24994 |
| 2049 | 6,579,470 | 106,560,666 | 1619.6% | 0.23918 |
| 2050 | 5,272,851 | 89,363,713 | 1694.8% | 0.22888 |
| 2051 | 4,189,219 | 74,458,316 | 1777.4% | 0.21902 |
| 2052 | 3,300,396 | 61,459,388 | 1862.2% | 0.20959 |
| 2053 | 2,580,350 | 50,121,857 | 1942.4% | 0.20057 |
| 2054 | 2,003,895 | 40,290,184 | 2010.6% | 0.19193 |
| 2055 | 1,545,914 | 32,109,791 | 2077.1% | 0.18366 |
| 2056 | 1,184,034 | 25,487,903 | 2152.6% | 0.17575 |
| 2057 | 900,873 | 20,107,255 | 2232.0% | 0.16819 |
| 2058 | 682,907 | 15,698,352 | 2298.8% | 0.16094 |
| 2059 | 516,162 | 12,163,988 | 2356.6% | 0.15401 |
| 2060 | 387,675 | 9,369,395 | 2416.8% | 0.14738 |
| 2061 | 287,305 | 7,127,035 | 2480.7% | 0.14103 |
| 2062 | 209,881 | 5,382,965 | 2564.8% | 0.13496 |
| 2063 | 153,411 | 4,047,183 | 2638.1% | 0.12915 |
| 2064 | 112,592 | 3,027,167 | 2688.6% | 0.12359 |
| 2065 | 82,475 | 2,252,401 | 2731.0% | 0.11827 |
| 2066 | 59,159 | 1,663,521 | 2811.9% | 0.11317 |
| 2067 | 41,065 | 1,206,352 | 2937.6% | 0.10830 |
| 2068 | 28,639 | 853,697 | 2980.9% | 0.10364 |
| 2069 | 20,090 | 591,241 | 2942.9% | 0.09917 |
| 2070 | 14,104 | 402,158 | 2851.3% | 0.09490 |
| 2071 | 9,943 | 270,875 | 2724.3% | 0.09082 |
| 2072 | 7,040 | 180,599 | 2565.2% | 0.08691 |
| 2073 | 4,824 | 118,920 | 2465.3% | 0.08316 |
| 2074 | 3,073 | 77,874 | 2534.0% | 0.07958 |
| 2075 | 2,010 | 51,102 | 2542.9% | 0.07615 |
| 2076 | 1,347 | 33,645 | 2498.6% | 0.07288 |
| PV Past | 5,076,365,540 | 1,697,642,655 | 33.4% | |
| PV Future | 2,286,286,852 | 5,664,519,657 | 247.8% | |
| PV Total | 7,362,652,392 | 7,362,162,312 | 100.0% | |

*Includes 2012 and later rate stability rate increases approved in Virginia applied to limited policies nationwide (VA like forms only), but prior to the rate increase requested in this filing

**Attachment IIa: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With 72% Lifetime And 55% Limited Rate Increases***

| Calendar Year | Earned Premium | Incurred Claims | Loss Ratio | 4.50% Discount Factor |
|---------------|----------------|-----------------|------------|-----------------------|
| 2001 | 27,531,088 | 787,609 | 2.9% | 1.97835 |
| 2002 | 179,745,463 | 11,969,899 | 6.7% | 1.89316 |
| 2003 | 350,414,916 | 22,729,646 | 6.5% | 1.81163 |
| 2004 | 419,469,445 | 33,575,781 | 8.0% | 1.73362 |
| 2005 | 427,617,712 | 55,368,697 | 12.9% | 1.65897 |
| 2006 | 426,238,545 | 61,218,229 | 14.4% | 1.58753 |
| 2007 | 421,769,492 | 75,059,060 | 17.8% | 1.51916 |
| 2008 | 413,103,662 | 103,891,091 | 25.1% | 1.45375 |
| 2009 | 402,521,940 | 134,231,968 | 33.3% | 1.39114 |
| 2010 | 392,829,022 | 163,178,165 | 41.5% | 1.33124 |
| 2011 | 383,987,872 | 166,424,356 | 43.3% | 1.27391 |
| 2012 | 374,980,756 | 204,747,267 | 54.6% | 1.21906 |
| 2013 | 365,812,461 | 245,694,734 | 67.2% | 1.16656 |
| 2014 | 409,365,298 | 276,026,138 | 67.4% | 1.11633 |
| 2015 | 449,755,262 | 302,048,350 | 67.2% | 1.06825 |
| 2016 | 482,246,176 | 387,442,724 | 80.3% | 1.02225 |
| 2017 | 454,931,833 | 384,811,554 | 84.6% | 0.97823 |
| 2018 | 458,998,417 | 405,798,785 | 88.4% | 0.93611 |
| 2019 | 674,347,743 | 450,796,430 | 66.8% | 0.89580 |
| 2020 | 647,351,009 | 477,429,892 | 73.8% | 0.85722 |
| 2021 | 619,097,705 | 500,132,496 | 80.8% | 0.82031 |
| 2022 | 589,718,005 | 518,734,171 | 88.0% | 0.78498 |
| 2023 | 559,714,723 | 539,347,554 | 96.4% | 0.75118 |
| 2024 | 529,605,920 | 563,041,200 | 106.3% | 0.71883 |
| 2025 | 499,748,643 | 582,937,148 | 116.6% | 0.68788 |
| 2026 | 470,312,513 | 601,653,196 | 127.9% | 0.65826 |
| 2027 | 441,317,100 | 627,794,418 | 142.3% | 0.62991 |
| 2028 | 412,755,291 | 661,242,862 | 160.2% | 0.60279 |
| 2029 | 384,616,501 | 695,246,095 | 180.8% | 0.57683 |
| 2030 | 356,952,899 | 723,354,888 | 202.6% | 0.55199 |
| 2031 | 329,904,553 | 745,726,443 | 226.0% | 0.52822 |
| 2032 | 303,595,006 | 765,521,348 | 252.2% | 0.50547 |
| 2033 | 278,093,099 | 783,526,287 | 281.7% | 0.48371 |
| 2034 | 253,428,845 | 798,490,439 | 315.1% | 0.46288 |
| 2035 | 229,698,395 | 805,057,119 | 350.5% | 0.44294 |
| 2036 | 207,035,147 | 803,701,728 | 388.2% | 0.42387 |
| 2037 | 185,575,133 | 797,823,607 | 429.9% | 0.40562 |
| 2038 | 165,352,154 | 784,202,176 | 474.3% | 0.38815 |
| 2039 | 146,361,841 | 758,663,702 | 518.3% | 0.37144 |
| 2040 | 128,675,197 | 721,750,316 | 560.9% | 0.35544 |
| 2041 | 112,380,826 | 678,001,205 | 603.3% | 0.34013 |
| 2042 | 97,532,059 | 634,356,977 | 650.4% | 0.32549 |
| 2043 | 84,092,580 | 590,925,389 | 702.7% | 0.31147 |
| 2044 | 71,991,417 | 544,870,687 | 756.9% | 0.29806 |
| 2045 | 61,183,286 | 496,154,789 | 810.9% | 0.28522 |
| 2046 | 51,626,172 | 444,634,101 | 861.3% | 0.27294 |
| 2047 | 43,259,320 | 391,245,348 | 904.4% | 0.26119 |
| 2048 | 35,991,236 | 338,305,970 | 940.0% | 0.24994 |
| 2049 | 29,719,970 | 291,514,358 | 980.9% | 0.23918 |
| 2050 | 24,349,011 | 251,356,445 | 1032.3% | 0.22888 |
| 2051 | 19,785,371 | 215,636,388 | 1089.9% | 0.21902 |
| 2052 | 15,945,894 | 183,482,275 | 1150.7% | 0.20959 |
| 2053 | 12,751,780 | 154,361,046 | 1210.5% | 0.20057 |
| 2054 | 10,125,097 | 128,120,636 | 1265.4% | 0.19193 |
| 2055 | 7,984,802 | 105,451,326 | 1320.7% | 0.18366 |
| 2056 | 6,254,512 | 86,382,447 | 1381.1% | 0.17575 |
| 2057 | 4,867,307 | 70,212,457 | 1442.5% | 0.16819 |
| 2058 | 3,766,209 | 56,480,337 | 1499.7% | 0.16094 |
| 2059 | 2,897,743 | 45,188,424 | 1559.4% | 0.15401 |
| 2060 | 2,213,827 | 35,991,955 | 1625.8% | 0.14738 |
| 2061 | 1,675,368 | 28,361,951 | 1692.9% | 0.14103 |
| 2062 | 1,255,902 | 22,167,345 | 1765.1% | 0.13496 |
| 2063 | 937,499 | 17,210,257 | 1835.8% | 0.12915 |
| 2064 | 697,981 | 13,250,364 | 1898.4% | 0.12359 |
| 2065 | 517,108 | 10,136,786 | 1960.3% | 0.11827 |
| 2066 | 378,562 | 7,685,502 | 2030.2% | 0.11317 |
| 2067 | 272,936 | 5,727,308 | 2098.4% | 0.10830 |
| 2068 | 196,000 | 4,151,212 | 2118.0% | 0.10364 |
| 2069 | 140,170 | 2,936,070 | 2094.6% | 0.09917 |
| 2070 | 99,631 | 2,050,386 | 2058.0% | 0.09490 |
| 2071 | 70,458 | 1,422,621 | 2019.1% | 0.09082 |
| 2072 | 49,518 | 979,822 | 1978.7% | 0.08691 |
| 2073 | 34,257 | 669,165 | 1953.4% | 0.08316 |
| 2074 | 23,107 | 453,494 | 1962.6% | 0.07958 |
| 2075 | 15,628 | 306,837 | 1963.4% | 0.07615 |
| 2076 | 10,566 | 205,798 | 1947.8% | 0.07288 |
| PV Past | 8,270,489,370 | 2,756,757,450 | 33.3% | |
| PV Future | 6,613,133,831 | 10,565,342,224 | 159.8% | |
| PV Total | 14,883,623,201 | 13,322,099,674 | 89.5% | |

*Includes 2012 and later rate stability rate increases for Limited policies approved in Virginia applied to all policies nationwide (VA like forms only) and the rate increase requested in this filing

**Attachment IIb: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Lifetime Benefit Periods With 72% Lifetime Rate Increase***

| Calendar Year | Earned Premium | Incurred Claims | Loss Ratio | 4.50% Discount Factor |
|---------------|----------------|-----------------|------------|-----------------------|
| 2001 | 10,018,435 | 475,536 | 4.7% | 1.97835 |
| 2002 | 64,056,887 | 6,630,895 | 10.4% | 1.89316 |
| 2003 | 126,779,102 | 9,236,233 | 7.3% | 1.81163 |
| 2004 | 155,696,483 | 13,415,188 | 8.6% | 1.73362 |
| 2005 | 160,671,812 | 29,091,439 | 18.1% | 1.65897 |
| 2006 | 161,728,762 | 24,011,030 | 14.8% | 1.58753 |
| 2007 | 161,104,148 | 26,639,353 | 16.5% | 1.51916 |
| 2008 | 158,361,256 | 44,844,803 | 28.3% | 1.45375 |
| 2009 | 154,848,299 | 50,306,627 | 32.5% | 1.39114 |
| 2010 | 151,724,219 | 65,063,697 | 42.9% | 1.33124 |
| 2011 | 149,063,188 | 59,610,456 | 40.0% | 1.27391 |
| 2012 | 146,511,959 | 68,464,814 | 46.7% | 1.21906 |
| 2013 | 144,053,067 | 86,829,513 | 60.3% | 1.16656 |
| 2014 | 166,848,573 | 106,511,642 | 63.8% | 1.11633 |
| 2015 | 188,635,065 | 108,356,268 | 57.4% | 1.06825 |
| 2016 | 208,822,676 | 158,124,826 | 75.7% | 1.02225 |
| 2017 | 200,593,580 | 123,830,712 | 61.7% | 0.97823 |
| 2018 | 206,077,409 | 134,475,034 | 65.3% | 0.93611 |
| 2019 | 321,231,222 | 155,487,762 | 48.4% | 0.89580 |
| 2020 | 311,249,857 | 168,968,617 | 54.3% | 0.85722 |
| 2021 | 300,556,603 | 181,294,238 | 60.3% | 0.82031 |
| 2022 | 289,201,150 | 192,370,895 | 66.5% | 0.78498 |
| 2023 | 277,348,867 | 204,904,480 | 73.9% | 0.75118 |
| 2024 | 265,204,917 | 219,225,589 | 82.7% | 0.71883 |
| 2025 | 252,879,654 | 232,500,672 | 91.9% | 0.68788 |
| 2026 | 240,460,464 | 245,481,466 | 102.1% | 0.65826 |
| 2027 | 227,977,797 | 261,714,109 | 114.8% | 0.62991 |
| 2028 | 215,427,285 | 281,999,482 | 130.9% | 0.60279 |
| 2029 | 202,819,126 | 303,533,258 | 149.7% | 0.57683 |
| 2030 | 190,192,831 | 323,282,251 | 170.0% | 0.55199 |
| 2031 | 177,618,348 | 340,967,885 | 192.0% | 0.52822 |
| 2032 | 165,166,722 | 357,466,828 | 216.4% | 0.50547 |
| 2033 | 152,882,582 | 373,439,095 | 244.3% | 0.48371 |
| 2034 | 140,801,312 | 388,274,390 | 275.8% | 0.46288 |
| 2035 | 128,982,587 | 399,212,870 | 309.5% | 0.44294 |
| 2036 | 117,511,672 | 406,535,674 | 346.0% | 0.42387 |
| 2037 | 106,468,826 | 411,216,131 | 386.2% | 0.40562 |
| 2038 | 95,892,346 | 411,186,600 | 428.8% | 0.38815 |
| 2039 | 85,807,865 | 404,254,233 | 471.1% | 0.37144 |
| 2040 | 76,275,114 | 390,700,256 | 512.2% | 0.35544 |
| 2041 | 67,366,059 | 373,425,222 | 554.3% | 0.34013 |
| 2042 | 59,125,936 | 355,901,014 | 601.9% | 0.32549 |
| 2043 | 51,556,480 | 337,722,740 | 655.1% | 0.31147 |
| 2044 | 44,641,812 | 317,063,988 | 710.2% | 0.29806 |
| 2045 | 38,377,704 | 293,780,918 | 765.5% | 0.28522 |
| 2046 | 32,759,507 | 267,717,883 | 817.2% | 0.27294 |
| 2047 | 27,769,890 | 239,412,861 | 862.1% | 0.26119 |
| 2048 | 23,372,018 | 210,371,174 | 900.1% | 0.24994 |
| 2049 | 19,521,791 | 184,246,611 | 943.8% | 0.23918 |
| 2050 | 16,176,092 | 161,434,629 | 998.0% | 0.22888 |
| 2051 | 13,292,082 | 140,740,011 | 1058.8% | 0.21902 |
| 2052 | 10,830,280 | 121,681,838 | 1123.5% | 0.20959 |
| 2053 | 8,752,238 | 103,976,464 | 1188.0% | 0.20057 |
| 2054 | 7,019,060 | 87,630,685 | 1248.5% | 0.19193 |
| 2055 | 5,588,634 | 73,190,954 | 1309.6% | 0.18366 |
| 2056 | 4,419,260 | 60,781,513 | 1375.4% | 0.17575 |
| 2057 | 3,470,954 | 50,020,874 | 1441.1% | 0.16819 |
| 2058 | 2,707,703 | 40,719,647 | 1503.8% | 0.16094 |
| 2059 | 2,097,692 | 32,978,674 | 1572.1% | 0.15401 |
| 2060 | 1,612,931 | 26,589,175 | 1648.5% | 0.14738 |
| 2061 | 1,230,046 | 21,210,869 | 1724.4% | 0.14103 |
| 2062 | 930,586 | 16,767,203 | 1801.8% | 0.13496 |
| 2063 | 699,713 | 13,150,850 | 1879.5% | 0.12915 |
| 2064 | 523,463 | 10,214,546 | 1951.3% | 0.12359 |
| 2065 | 389,271 | 7,878,298 | 2023.9% | 0.11827 |
| 2066 | 286,865 | 6,017,732 | 2097.8% | 0.11317 |
| 2067 | 209,285 | 4,518,045 | 2158.8% | 0.10830 |
| 2068 | 151,610 | 3,295,563 | 2173.7% | 0.10364 |
| 2069 | 109,030 | 2,343,545 | 2149.4% | 0.09917 |
| 2070 | 77,770 | 1,647,395 | 2118.3% | 0.09490 |
| 2071 | 55,046 | 1,151,210 | 2091.3% | 0.09082 |
| 2072 | 38,606 | 798,880 | 2069.3% | 0.08691 |
| 2073 | 26,780 | 550,028 | 2053.9% | 0.08316 |
| 2074 | 18,344 | 375,484 | 2046.9% | 0.07958 |
| 2075 | 12,513 | 255,650 | 2043.1% | 0.07615 |
| 2076 | 8,479 | 172,099 | 2029.8% | 0.07288 |
| PV Past | 3,194,123,830 | 1,059,114,795 | 33.2% | |
| PV Future | 3,331,832,472 | 4,786,964,516 | 143.7% | |
| PV Total | 6,525,956,302 | 5,846,079,311 | 89.6% | |

*Includes 2012 and later rate stability rate increases for Limited policies approved in Virginia applied to lifetime policies nationwide (VA like forms only) and the rate increase requested in this filing

**Attachment IIc: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With 55% Limited Rate Increase***

| Calendar Year | Earned Premium | Incurred Claims | Loss Ratio | 4.50% Discount Factor |
|---------------|----------------|-----------------|------------|-----------------------|
| 2001 | 17,512,652 | 312,072 | 1.8% | 1.97835 |
| 2002 | 115,688,577 | 5,339,004 | 4.6% | 1.89316 |
| 2003 | 223,635,814 | 13,493,413 | 6.0% | 1.81163 |
| 2004 | 263,772,963 | 20,160,592 | 7.6% | 1.73362 |
| 2005 | 266,945,900 | 26,277,258 | 9.8% | 1.65897 |
| 2006 | 264,509,782 | 37,207,199 | 14.1% | 1.58753 |
| 2007 | 260,665,343 | 48,419,708 | 18.6% | 1.51916 |
| 2008 | 254,742,406 | 59,046,288 | 23.2% | 1.45375 |
| 2009 | 247,673,640 | 83,925,341 | 33.9% | 1.39114 |
| 2010 | 241,104,803 | 98,114,468 | 40.7% | 1.33124 |
| 2011 | 234,924,683 | 106,813,900 | 45.5% | 1.27391 |
| 2012 | 228,468,797 | 136,282,453 | 59.7% | 1.21906 |
| 2013 | 221,759,394 | 158,865,221 | 71.6% | 1.16656 |
| 2014 | 242,516,724 | 169,514,496 | 69.9% | 1.11633 |
| 2015 | 261,120,197 | 193,692,081 | 74.2% | 1.06825 |
| 2016 | 273,423,500 | 229,317,898 | 83.9% | 1.02225 |
| 2017 | 254,338,254 | 260,980,842 | 102.6% | 0.97823 |
| 2018 | 252,921,008 | 271,323,751 | 107.3% | 0.93611 |
| 2019 | 353,116,521 | 295,308,668 | 83.6% | 0.89580 |
| 2020 | 336,101,151 | 308,461,275 | 91.8% | 0.85722 |
| 2021 | 318,541,102 | 318,838,259 | 100.1% | 0.82031 |
| 2022 | 300,516,855 | 326,363,276 | 108.6% | 0.78498 |
| 2023 | 282,365,856 | 334,443,074 | 118.4% | 0.75118 |
| 2024 | 264,401,003 | 343,815,611 | 130.0% | 0.71883 |
| 2025 | 246,868,989 | 350,436,476 | 142.0% | 0.68788 |
| 2026 | 229,852,049 | 356,171,730 | 155.0% | 0.65826 |
| 2027 | 213,339,303 | 366,080,309 | 171.6% | 0.62991 |
| 2028 | 197,328,006 | 379,243,381 | 192.2% | 0.60279 |
| 2029 | 181,797,375 | 391,712,838 | 215.5% | 0.57683 |
| 2030 | 166,760,068 | 400,072,637 | 239.9% | 0.55199 |
| 2031 | 152,286,204 | 404,758,558 | 265.8% | 0.52822 |
| 2032 | 138,428,283 | 408,054,520 | 294.8% | 0.50547 |
| 2033 | 125,210,517 | 410,087,192 | 327.5% | 0.48371 |
| 2034 | 112,627,534 | 410,216,049 | 364.2% | 0.46288 |
| 2035 | 100,715,809 | 405,844,249 | 403.0% | 0.44294 |
| 2036 | 89,523,475 | 397,166,054 | 443.6% | 0.42387 |
| 2037 | 79,106,307 | 386,607,476 | 488.7% | 0.40562 |
| 2038 | 69,459,809 | 373,015,576 | 537.0% | 0.38815 |
| 2039 | 60,553,976 | 354,409,469 | 585.3% | 0.37144 |
| 2040 | 52,400,083 | 331,050,060 | 631.8% | 0.35544 |
| 2041 | 45,014,767 | 304,575,982 | 676.6% | 0.34013 |
| 2042 | 38,406,123 | 278,455,963 | 725.0% | 0.32549 |
| 2043 | 32,536,099 | 253,202,649 | 778.2% | 0.31147 |
| 2044 | 27,349,605 | 227,806,699 | 832.9% | 0.29806 |
| 2045 | 22,805,582 | 202,373,871 | 887.4% | 0.28522 |
| 2046 | 18,866,666 | 176,916,218 | 937.7% | 0.27294 |
| 2047 | 15,489,430 | 151,832,487 | 980.2% | 0.26119 |
| 2048 | 12,619,218 | 127,934,796 | 1013.8% | 0.24994 |
| 2049 | 10,198,179 | 107,267,747 | 1051.8% | 0.23918 |
| 2050 | 8,172,918 | 89,921,816 | 1100.2% | 0.22888 |
| 2051 | 6,493,289 | 74,896,376 | 1153.4% | 0.21902 |
| 2052 | 5,115,614 | 61,800,437 | 1208.1% | 0.20959 |
| 2053 | 3,999,542 | 50,384,583 | 1259.8% | 0.20057 |
| 2054 | 3,106,037 | 40,489,951 | 1303.6% | 0.19193 |
| 2055 | 2,396,167 | 32,260,372 | 1346.3% | 0.18366 |
| 2056 | 1,835,252 | 25,600,933 | 1395.0% | 0.17575 |
| 2057 | 1,396,353 | 20,191,582 | 1446.0% | 0.16819 |
| 2058 | 1,058,506 | 15,760,691 | 1489.0% | 0.16094 |
| 2059 | 800,051 | 12,209,750 | 1526.1% | 0.15401 |
| 2060 | 600,897 | 9,402,781 | 1564.8% | 0.14738 |
| 2061 | 445,322 | 7,151,082 | 1605.8% | 0.14103 |
| 2062 | 325,315 | 5,400,143 | 1660.0% | 0.13496 |
| 2063 | 237,787 | 4,059,406 | 1707.2% | 0.12915 |
| 2064 | 174,517 | 3,035,818 | 1739.6% | 0.12359 |
| 2065 | 127,836 | 2,258,488 | 1766.7% | 0.11827 |
| 2066 | 91,697 | 1,667,770 | 1818.8% | 0.11317 |
| 2067 | 63,651 | 1,209,263 | 1899.8% | 0.10830 |
| 2068 | 44,390 | 855,649 | 1927.6% | 0.10364 |
| 2069 | 31,140 | 592,525 | 1902.8% | 0.09917 |
| 2070 | 21,862 | 402,991 | 1843.4% | 0.09490 |
| 2071 | 15,412 | 271,411 | 1761.1% | 0.09082 |
| 2072 | 10,912 | 180,942 | 1658.1% | 0.08691 |
| 2073 | 7,477 | 119,137 | 1593.4% | 0.08316 |
| 2074 | 4,763 | 78,009 | 1637.7% | 0.07958 |
| 2075 | 3,115 | 51,187 | 1643.3% | 0.07615 |
| 2076 | 2,087 | 33,699 | 1614.6% | 0.07288 |
| PV Past | 5,076,365,540 | 1,697,642,655 | 33.4% | |
| PV Future | 3,281,301,359 | 5,778,377,708 | 176.1% | |
| PV Total | 8,357,666,898 | 7,476,020,363 | 89.5% | |

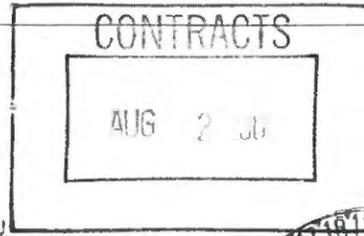
*Includes 2012 and later rate stability rate increases for Limited policies approved in Virginia applied to limited policies nationwide (VA like forms only) and the rate increase requested in this filing



GE Financial Assurance

July 18, 2002

Long Term Care Division
1650 Los Gatos Drive
San Rafael, CA 94903-1899



Ms. Mary Ann Mason
Senior Insurance Market Examiner
Commonwealth of Virginia
State Corporate Commission
1300 E. Main Street
Richmond, VA 23219



APPROVED
Commonwealth of Virginia
State Corporate Commission
Bureau of Insurance
DATE 7/25/02
REG/MAN

Re: General Electric Capital Assurance Company
INDIVIDUAL ACCIDENT AND HEALTH INSURANCE
Long Term Care Insurance Policy, Form No. 7035J etal
Submission No 0070000014648
Your Telephone Call of July 16, 2002

NAIC No. 70025
FEIN 91-6027719

Dear Ms. Mason:

Thank you for your telephone call Tuesday, July 16, 2002.

I am attaching the final printed forms of the policy. I have revised page 23 of the policy to state 60 days where we mention a rate change in "When this Benefit Applies".

Based on the above information, we hope that you will be able to grant final approval of this submission. I would appreciate a call whenever you have questions. You can phone me toll-free at (800) 284-5568 Ext. 7889 or call directly at (415) 492-7889. Our FAX number is (415) 492-7550. Enclosed for your reply is a prepaid return mail envelope.

Sincerely,

Michelle A. Davanzo
Sr. Contract Analyst
Contracts
Michelle.Davanzo@gecapital.com

Enclosure



We bring good things to life.

LONG TERM CARE INSURANCE POLICY

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY

A GE Financial Assurance company, herein referred to as We, Us and Our
Administrative Office 1650 Los Gamos Drive, San Rafael, CA 94903-1899

Policyholder:

[John Alan Doe]

Insured Spouse: [Mary Jane Doe][None for this contract]

Policy Number:

[ABC1234567]

DECLARATIONS

We are pleased to issue this insurance policy. It has many important features. Please read it carefully.

RENEWABILITY - THIS POLICY IS GUARANTEED RENEWABLE FOR LIFE: You (the Policyholder named above) have the right, subject to the terms of this policy, to continue it as long as you pay the required premiums on time. We cannot change any of the terms of this policy on our own, except that, in the future, we may increase the premiums.

OUR LIMITED RIGHT TO CHANGE PREMIUMS: Please refer to page 20 for a detailed description of this provision.

30 DAY RIGHT TO EXAMINE YOUR POLICY: You have 30 days from the day you receive this policy to examine and return it to us if you decide not to keep it. You do not have to tell us your reason for returning the policy. Simply return it to us at our Administrative Office or to the agent or office through which it was bought. We will refund the full amount of any premium paid within 30 days of such a policy return; and the policy will be void from the start.

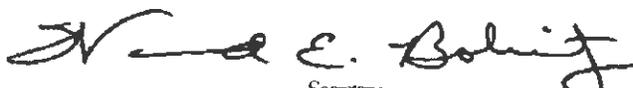
IMPORTANT CAUTION ABOUT THE APPLICATION: This policy may not apply when you have a claim! Please Read! The issuance of this long term care insurance policy is based upon the responses to questions on the application for this policy. A copy of that application is enclosed. If an Insured Person's answers are incorrect or untrue, we have the right to deny benefits or rescind the policy. The best time to clear up any questions is now, before a claim arises! If, for any reason, any of an Insured Person's answers are incorrect, contact our Administrative Office at this address: 1650 Los Gamos Drive, San Rafael, California 94903-1899.

THIS POLICY IS NOT A MEDICARE SUPPLEMENT POLICY: If you are eligible for Medicare, review the Medicare Supplement Buyer's Guide available from us.

NOTICE TO BUYER: This policy may not cover all of the costs associated with long term care incurred by the buyer during the period of coverage. The buyer is advised to review carefully all policy limitations.

This policy is intended to qualify for favorable tax treatment. As such, it must meet certain federal standards in addition to all applicable standards in the state in which the policy was issued or issued for delivery. If you have any questions regarding the tax qualification of this product, you should direct such questions to the appropriate federal agency, or you should consult your tax advisor.

Signed for General Electric Capital Assurance Company.


Secretary


President Long Term Care Division

This policy is a tax-qualified contract under the Internal Revenue Code.

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A copy of the application for this policy Attached

Any appropriate Riders, Endorsements, Notices and other papers Attached

Refer to the Schedule to determine the Benefits, Options and applicable coverage details.

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SCHEDULE

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY

Name and Address of Policyholder:

[John Alan Doe]
[4321 Main Street]
[Anytown, Anystate, US 99999]

Policy Number:

[ABC1234567]

Policy Effective Date:

[March 1, 2001]

Insured Spouse:[Mary Jane Doe][None for this contract]

POLICY FEATURES

- Privileged Care Coordination Services.....Included
Home Care BenefitIncluded
Respite Care Benefit.....Included
Caregiver Training Benefit.....Included
Equipment Benefit.....Included
Long Term Care Facility Benefit.....Included
Bed Reservation Benefit.....Included
Supplementary Care Benefit.....Included
Waiver of Premium Benefit.....Included
Survivorship Benefit.....Included

COVERAGE LIMITS

- Elimination Period (For the Long Term Care Facility Benefit) [50][100]Days [1,000 Days - See Rider]
Daily Payment Maximum..... [\$100.00]
Lifetime Payment Maximum [\$146,000.00]

BENEFIT INCREASES

[NO BENEFIT INCREASES]

[AUTOMATIC EQUAL 5% BENEFIT INCREASES - The Daily and Lifetime Payment Maximum amounts will each increase on every anniversary of the effective date of this policy. Annual increases will apply to benefits payable for expenses incurred on or after the date of the increase. Each increase will be equal to 5% of the original amounts. These increases are not affected by any benefit payments.]

[AUTOMATIC COMPOUND 5% BENEFIT INCREASES - The Daily and Lifetime Payment Maximum amounts will each increase on every anniversary of the effective date of this policy. Annual increases will apply to benefits payable for expenses incurred on or after the date of the increase. The first increase will be equal to 5% of the original amount; and each increase thereafter will be equal to 5% of the increased amounts that applied on the date of the prior increase. These increases are not affected by any benefit payments.]

[RESTORATION OF BENEFITS Effective as stated in the Rider - See Attached Rider]

[NONFORFEITURE BENEFIT Effective with the Policy - See Attached Rider]

[EXTENDED ELIMINATION PERIOD Effective with the Policy - See Attached Rider]

[INTERNATIONAL COVERAGE..... Effective as stated in the Rider - See Attached Rider]

[FAMILY CARE COVERAGE Effective as stated in the Rider - See Attached Rider]

See the next page for Premium Information.

SCHEDULE (Continued)

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY

Name of Policyholder:
[John Alan Doe]

Policy Number:
[ABC1234567]

PREMIUM INFORMATION

RATE CLASSIFICATION: Policyholder - [Standard]/[Preferred] [with Couple Discount]
..... [Substandard with Extended Elimination Period Rider]
[Insured Spouse - [Standard]/[Preferred] [with Couple Discount]]

ANNUAL PREMIUMS: Basic Policy Coverage [\$xx.xx]
[Benefit Increases \$xx.xx]
[Optional Rider(s)..... See Rider(s)]
Annual Total [\$xx.xx]

FIRST PREMIUM
[\$aaa.aa]

PREMIUM PAYMENT MODE
[Quarterly][*]

MODAL PREMIUM
[\$bbb.bb]

GLOSSARY

This section defines some terms used in the policy. Also see the Index of Defined Terms.

Activities of Daily Living Each of the following is considered to be an Activity of Daily Living:

Bathing: Washing oneself: (a) by sponge bath; or (b) in either a tub or shower, including the task of getting into or out of the tub or shower.

Dressing: Putting on and taking off all items of clothing and any necessary braces, fasteners or artificial limbs.

Eating: Feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by a feeding tube or intravenously.

Continence: The ability to maintain control of bowel and bladder functions; or when unable to maintain control of bowel and bladder function, the ability to perform associated personal hygiene (including caring for catheter or colostomy bag).

Toileting: Getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.

Transferring: Moving in and out of a bed, chair or wheelchair.

Adult Day Care A program for six or more individuals of social and health-related services provided during the day in a community group setting for the purpose of supporting frail, impaired elderly or other disabled adults who can benefit from care in a group setting outside the home.

Chore Services Assistance a person provides with light work or household tasks the Insured Person would normally perform. This is limited to assistance provided when:

- the Insured Person is no longer capable of performing the work or task (because of his or her need for assistance); and
- the work or task is necessary to or consistent with the Insured Person's ability to remain safely at home.

This may include such activities as: simple household repairs; taking out the garbage; and related tasks that do not require the services of a trained aide or attendant.

Daily Payment Maximum The daily limit on the combined total for all benefit payments provided an Insured Person under: the Respite Care Benefit; the Long Term Care Facility Benefit; and the Bed Reservation Benefit. It is also used to determine other Benefit limits.

A separate amount applies to each Insured Person. This amount is shown in the Schedule; and will increase over time in accordance with any Benefit Increases that apply.

Elimination Period The number of days for which an Insured Person must incur expenses that qualify for payments under the Long Term Care Facility Benefit; but for which we will NOT pay benefits. It can be satisfied either by: days for which payment would otherwise be made under the Long Term Care Facility Benefit (including Bed Reservation Benefit days); or days the Insured Person receives services covered under the Home Care Benefit in accordance with a Privileged Care Coordinator's Plan of Care. Days used to satisfy the Elimination Period do not need to be consecutive.

A separate Elimination Period applies to each Insured Person. Once an Insured Person has satisfied this requirement, he or she will never have to satisfy a new Elimination Period for the policy. The Schedule shows the number of days in each Insured Person's Elimination Period.

Family Member Your spouse and anyone who is related to you or your spouse (including adopted, in-law and step-relatives) as a parent, grandparent, child, grandchild, brother, sister, aunt, uncle, first cousin, nephew or niece.

Home Health Aide and Personal Care Attendant Services Assistance a person provides with the following tasks when necessary to, or consistent with, the Insured Person's ability to remain safely at home:

- simple health care tasks;
- personal hygiene;
- performing Activities of Daily Living;
- managing medications; and
- other related supportive tasks.

Providers of these services may be independent and do not need to be affiliated with a home health care agency.

Homemaker Services Assistance a person provides with activities necessary to or consistent with the Insured Person's needs to manage and maintain a household when he or she is no longer capable of managing those activities. This may include such activities as:

- preparing meals;
- doing laundry; and
- doing incidental household tasks.

Hospice Care Services (not including prescription drugs) that are designed to provide palliative care to an Insured Person or to alleviate the person's physical, emotional and spiritual discomforts because he or she is experiencing the last phases of life due to a terminal disease (diagnosed with 6 months or less to live).

Insured Person You, the Policyholder named in the Schedule, and your Insured Spouse, if any, who is also named in the Schedule or in an attached coverage rider.

| | |
|--|---|
| Licensed Health Care Practitioner | <p>any one of the following:</p> <ul style="list-style-type: none"> - a physician, as defined in Section 1861(r)(1) of the Social Security Act; - a registered professional nurse; - a licensed social worker; or - any other individual who meets such requirements as may be prescribed by the Secretary of the Treasury. |
| Lifetime Payment Maximum | The combined total amount we will pay as benefits under this policy. This amount is shown in the Schedule; and will increase over time in accordance with any Benefit Increases that apply. |
| Medicaid | Title XIX of the Social Security Amendments of 1965 as then constituted or later amended which in Virginia is the program administered in accordance within title 32.1. |
| Medicare | The Health Insurance for the Aged Act, Title XVIII of the Social Security Amendments of 1965 as then constituted or later amended. |
| Nurse | Someone who is licensed as a Registered Graduate Nurse (RN), Licensed Practical Nurse (LPN), or Licensed Vocational Nurse (LVN), and is operating within the scope of that license. |
| Policy Year | Each twelve month period beginning with the Effective Date of the policy, as shown in the Schedule. |
| Prevailing Expense | Expenses, fees or charges actually incurred by an Insured Person which do not exceed the level of charges normally made for similar care, service or other items provided to persons with comparable medical conditions or impairments in the locality where they are received. An expense, fee or charge is considered to be incurred on the day on which the care, service or other item forming the basis for it is received. |
| Respite Care | Short-term care provided in order to relieve an Insured Person's primary informal (unpaid) caregiver in the Insured Person's home. It can be furnished in an institution, in the Insured Person's home, or at a community-based program. |
| Supportive Equipment | <p>Equipment, such as the following:</p> <ul style="list-style-type: none"> - pumps and other devices for intravenous injection; - ramps to permit movement from one level of a residence to another; - grab bars to assist in toileting; and - other mechanical aids. <p>It does not include either: equipment that will, other than incidentally, increase the value of the residence in which it is installed; or artificial limbs, teeth, medical supplies, or equipment placed in the Insured Person's body, temporarily or permanently.</p> |
| We, Us, Our | General Electric Capital Assurance Company. We are a stock life insurance company. Our Administrative Office is at 1650 Los Gamos Drive, San Rafael, California 94903-1899. |
| You, Your | The Policyholder named in the Schedule. |

BENEFIT PROVISIONS

LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS

This section describes the Benefits payable under the policy.

ELIGIBILITY FOR THE PAYMENT OF BENEFITS

For an Insured Person to be eligible for Benefits provided by the policy we must receive ongoing proof, including a Current Eligibility Certification, which demonstrates, based on information from care providers, personal physicians and other Licensed Health Care Practitioners, that the covered care is needed due to the Insured Person continually:

- being unable to perform, without Substantial Assistance (either Standby Assistance or Hands-on Assistance) from another individual, at least two (2) Activities of Daily Living due to a loss of functional capacity. In addition, this loss of functional capacity must, at first, be expected to exist for a period of at least 90 days; **or**
- requiring Substantial Supervision to protect oneself from threats to health and safety due to Severe Cognitive Impairment.

Current Eligibility Certification Defined

A **Current Eligibility Certification** is a Licensed Health Care Practitioner's written certification, made within the preceding 12-month period, that the Insured Person meets the above requirements.

The Claims Provisions section describes the claims evaluation process.

CONDITIONS

Benefits will be paid only to reimburse the covered expenses an Insured Person incurs for care and services that:

- meet the requirements for payment in accordance with the Benefits and other provisions of this policy; and
- are received pursuant to his or her Plan of Care as prescribed by a Licensed Health Care Practitioner; and
- are received while his or her insurance is in force.

Benefit payments are subject to: the Elimination Period requirements; the applicable Daily Payment Maximum and Lifetime Payment Maximum; and all other provisions of the policy.

Additional Definitions

An **Activity of Daily Living** is one of the following: Bathing; Dressing; Eating; Contenance; Toileting; and Transferring. Definitions of these activities are found in the Glossary.

Substantial Assistance is either:

- "**Hands-on Assistance**" which means the physical assistance (minimal, moderate or maximal) of another person without which the Insured Person would be unable to perform the Activity of Daily Living; or
- "**Standby Assistance**" which means the presence of another person within arm's reach of the Insured Person that is necessary to prevent, by physical intervention, injury to the Insured Person while he or she is performing the Activity of Daily Living.

Severe Cognitive Impairment means a loss or deterioration in intellectual capacity that:

- is comparable to (and includes) Alzheimer's disease and similar forms of irreversible dementia; and
- is measured by clinical evidence and standardized tests that reliably measure impairment in the person's:
 - short-term or long-term memory;
 - orientation as to people, places, or time;
 - deductive or abstract reasoning; or
 - judgment as it relates to safety awareness.

Substantial Supervision means continual supervision (which may include cueing by verbal prompting, gestures, or other demonstrations) by another person that is necessary to protect the severely cognitively impaired person from threats to his or her health or safety (such as may result from wandering).

A **Plan of Care** is a written, individualized plan for care and support services for an Insured Person that:

- Has been developed as a result of an assessment and incorporates any information provided by his or her personal physician; and
- Has been prescribed by a Licensed Health Care Practitioner; and
- Fairly, accurately and appropriately addresses his or her long term care and support service needs; and
- Specifies: the type, frequency and duration of all services required to meet those needs; the providers appropriate to furnish those services; and an estimate of the cost of such services.

The Plan of Care must be updated as the Insured Person's needs change. We must receive a copy of the Plan of Care upon its completion and each time it is updated. We retain the right to request periodic updates not more frequently than once every 30 days. We will make a copy of the current Plan of Care available to the Insured Person's personal physician. No more than one Plan of Care may be in effect at a time.

**PRIVILEGED CARE
COORDINATION
SERVICES**

This is an option the Insured Person may choose to use.

These services are intended to help identify care needs and community resources available to deliver care.

We will pay for the services described below when a Privileged Care Coordinator provides them to the Insured Person while his or her insurance is in force under the policy. This payment will be at our expense; and will NOT count against any policy Payment Maximum.

When the Insured Person chooses to use these services, the Privileged Care Coordinator will:

- Meet with the Insured Person in his or her home to obtain a full understanding of the person's unique situation and condition. Based on that information the Privileged Care Coordinator will develop and prescribe a Plan of Care appropriate for the Insured Person's needs. This may include care in the home and in the community.
- Provide the initial and ongoing Current Eligibility Certifications.
- Suggest a variety of formal and informal care and support service providers. This may include negotiating service and care provider rates for the Insured Person; and identifying other financial resources available to meet the needs specified in the Plan of Care.
- Help with the completion of claims forms required to obtain payment under this policy.
- Assist with implementing the Plan of Care by scheduling and coordinating the care and support service providers chosen by the Insured Person.
- Monitor the care and support services being received. This will include periodic re-assessments to determine revisions to the Plan of Care warranted by changing needs.

A Privileged Care Coordinator is a Licensed Health Care Practitioner designated by us to assist an Insured Person in identifying his or her long term care needs and how to match those needs with the available care and service providers and resources. Privileged Care Coordinators are professionals whose duties are: to gather objective information specific to each person's circumstances; to use the information gathered to customize that person's Plan of Care; and to make recommendations for qualified providers that can deliver the needed care and services.

Privileged Care Coordinators are familiar with the care and service providers available in your area. Those providers vary greatly from skilled professionals to lay caregivers, based on the degree and type of assistance needed. Privileged Care Coordinators will help identify qualified caregivers that are acceptable to the Insured Person and his or her family. In all cases, the Insured Person is responsible for choosing the actual care and service providers to be used. If for any reason the Insured Person is not satisfied with a care or service provider, he or she may request that the Privileged Care Coordinator identify other providers from which to choose.

Additional Feature

When an Insured Person uses a Privileged Care Coordinator's Plan of Care, the Elimination Period for the Long Term Care Facility Benefit is reduced by the number of days for which Home Care Benefits are paid; and the monthly Waiver of Premium Benefit is activated.

**HOME CARE
BENEFIT**

Licensed providers

Other personnel

Community Care

We will pay the Prevailing Expenses an Insured Person incurs for the following care and support services that are consistent with his or her Plan of Care and are received other than while in a Long Term Care Facility:

- Health care services provided by a Nurse, or a licensed physical, occupational, respiratory or speech therapist;
- Home Health Aide and Personal Care Attendant Services;
- Homemaker Services; and
- Chore Services;
- Adult Day Care; and
- Hospice Care.

We will pay this Benefit on a monthly basis. The total amount we will pay for all such expenses which are incurred by an Insured Person during a calendar month will not exceed 31 times the Daily Payment Maximum.

The payment of this Benefit is not subject to the Elimination Period. However, days an Insured Person receives services covered under this Benefit in accordance with a Privileged Care Coordinator's Plan of Care will be used to satisfy his or her Elimination Period for the Long Term Care Facility Benefit.

**RESPITE CARE
BENEFIT**

Subject to the Daily Payment Maximum, we will pay the Prevailing Expenses an Insured Person incurs for the first 21 days of Respite Care he or she receives during a Policy Year. The payment of this Benefit is not subject to, nor will it satisfy, any Elimination Period.

**CAREGIVER
TRAINING
BENEFIT**

We will pay the Prevailing Expenses an Insured Person incurs for training an informal (unpaid) caregiver to care for the Insured Person in his or her home. All the following conditions apply to the payment of this Benefit:

- We will not pay for training provided to someone who will be paid to care for the Insured Person.
- The training cannot be received while the Insured Person is confined in a hospital or Long Term Care Facility; unless it is reasonably expected that the training will make it possible for the Insured Person to go home where he or she can be cared for by the person receiving the training.

Limitation on Benefit Payments: This Benefit is not subject to a daily or monthly payment maximum; but the lifetime maximum total amount we will pay with respect to an Insured Person under this Benefit is an amount equal to five (5) times his or her Daily Payment Maximum.

**EQUIPMENT
BENEFIT**

We will pay the Prevailing Expenses an Insured Person incurs for the purchase or rental of Supportive Equipment if:

- the equipment is intended to assist the Insured Person in living at home or in other residential housing by relieving his or her need for direct physical assistance; and
- as stated in the Plan of Care, it is expected that the equipment will enable the Insured Person to remain at home or in other residential housing for at least 90 days after the date of purchase or first rental.

Limitation on Benefit Payments: This Benefit is not subject to a daily or monthly payment maximum; but the lifetime maximum total amount we will pay with respect to an Insured Person under this Benefit is an amount equal to 50 times his or her Daily Payment Maximum.

**LONG TERM CARE
FACILITY BENEFIT**

Subject to the Daily Payment Maximum, we will pay the expenses an Insured Person incurs for care and support services (including room and board, but not prescription drugs) provided by a Long Term Care Facility. This includes expenses an Insured Person incurs for private duty nursing care provided in such a facility by a Nurse who is not employed by the facility. The expenses must be consistent with the level of charges normally made for other inpatients receiving similar care in that facility. The Insured Person must be confined in the Long Term Care Facility as an inpatient.

A **Long Term Care Facility** is an institution* which is licensed or certified by the appropriate federal or state agency to engage primarily in providing care and services on an overnight basis sufficient to support needs resulting from inability to perform Activities of Daily Living or Severe Cognitive Impairment. It must also:

- Provide 3 meals a day and accommodate special dietary needs;
- Have arrangements with a duly licensed physician or Nurse to furnish medical care in case of an emergency;
- Have the appropriate methods and procedures to provide necessary assistance to residents in the management of prescribed medications; and
- Have accommodations for at least five inpatients in one location, unless it has been determined by us, based on information from our Privileged Care Coordinator, that it has the services and facilities required to appropriately address the Insured Person's needs as described in his or her Plan of Care (even with accommodations for less than five inpatients).

Examples of places that could meet this definition are some, but not all: nursing homes; assisted care facilities; Alzheimer's facilities; adult foster homes; or residential care facilities or residential care homes.

A Long Term Care Facility is NOT: a hospital or clinic; a subacute care or rehabilitation hospital or unit; a place which operates primarily for the treatment of alcoholism, drug addiction or mental illness; or a substantially similar establishment.

- * If an institution has multiple licenses, certifications or purposes, a portion, ward, wing or unit thereof will qualify as a Long Term Care Facility only if it: meets all of the above criteria; is authorized to provide such care to its inpatients; and is engaged principally in providing not only room and board, but also care and services which meet all of those criteria.

**BED RESERVATION
BENEFIT**

We will continue to pay benefits, or give Elimination Period credit, under the Long Term Care Facility Benefit for each day an Insured Person:

- is temporarily absent during a stay in the Long Term Care Facility; and
- is charged to reserve his or her accommodations in that facility.

We will do this for a total of not more than the first 50 days per person (continuous or not) of such absence during a Policy Year.

**SUPPLEMENTARY
CARE BENEFIT**

(For expenses not otherwise covered; upon approval by us.)

We will pay the Prevailing Expenses an Insured Person incurs for care, treatment, services, supplies or other items not otherwise covered by the policy when: (1) they are clearly specified in his or her Plan of Care; and (2) the Insured Person, his or her personal physician and we mutually agree that they are cost-effective alternatives to Benefits available under the policy. The agreement to using these alternatives will not waive any of the rights an Insured Person or we have under the policy; and it may be discontinued at any time without affecting the Insured Person's right to the Benefits otherwise available under the policy.

Benefits are not payable for any expenses that:

- are not for qualified long term care services as defined in Section 7702B(c) of the Internal Revenue Code; or
- are incurred prior to the date of mutual agreement; or
- are incurred after the Lifetime Payment Maximum has been reached.

Examples: Examples include, but are not limited to:

- In-home safety devices.
- Home delivered meals.
- Stays in types of facilities not otherwise covered by the policy.
- Additional equipment benefits.
- Rental or lease of emergency medical response devices.
- Other services designed to help the Insured Person remain at home.

**WAIVER OF
PREMIUM BENEFIT**

We will waive premium payments for each coverage month that begins while an Insured Person is receiving either:

- Long Term Care Facility Benefits (after satisfying the Elimination Period); or
- Home Care Benefits after satisfying a qualifying period which is equal, in number, to the number of days in the Elimination Period stated in the Schedule. The qualifying period will be satisfied by: (a) days used to satisfy the Elimination Period; or (b) days for which Home Care Benefits are received; or (c) any combination of (a) and (b); or
- Home Care Benefits in accordance with a Privileged Care Coordinator's Plan of Care without completing any qualifying period.

This waiver applies to premium payments for the policy (all Insured Persons) and all attached forms. It stops when the Insured Person ceases to receive continuing benefits under the Long Term Care Facility Benefit or the Home Care Benefit. When the waiver stops, we will give credit for any premium paid by you for periods during which the waiver applied, against future premiums then due. You will then be required: to pay the remaining due in accordance with the policy's previous premium payment mode; and to continue to pay future premiums as they become due.

**SURVIVORSHIP
BENEFIT**

When an Insured Person's spouse dies after this policy has been in force for at least ten years, no further premium payments will be required for this policy if:

- Both the Insured Person and such spouse continuously had long term care insurance coverage in force with us, other than under a Nonforfeiture Benefit, on the date of death of such spouse and for at least the prior ten year period; and
- Such spouse's coverage included a similar Survivorship Benefit; and
- No long term care benefits were payable by us for the Insured Person or such spouse during the first ten years of such concurrent coverage.

EXCLUSIONS AND LIMITATIONS

This section states the conditions under which payment will be limited, or not made at all, even if an Insured Person otherwise qualifies for benefits. These conditions apply to all benefits provided by the policy and to all attached riders.

EXCLUSIONS

No payment will be made for any expenses incurred for any room and board, care, treatment, services, equipment or other items:

- Provided by a Family Member, unless:
 - the Family Member is a regular employee of the organization that is providing the services; and
 - such organization receives payment for the services; and
 - the Family Member receives no compensation other than the normal compensation for employees in her or his job category.
- For which no charge is normally made in the absence of insurance.
- Provided outside of the United States of America or its territories or possessions.
- Provided by or in a Veterans Administration or federal government facility, unless a valid charge is made to the Insured Person or his or her estate.
- Resulting, directly or indirectly, from war or act of war, whether declared or not.
- Resulting, directly or indirectly, from attempted suicide or an intentionally self-inflicted injury.
- Resulting, directly or indirectly, from the Insured Person's alcoholism or addiction to drugs or narcotics; but not addiction which results from the administration of those substances in accordance with the advice and written instructions of a duly licensed physician.

NON-DUPLICATION

Benefits will be paid only for covered expenses that are in excess of the amount paid or payable under Medicare (including amounts that would be reimbursable but for the application of a deductible or coinsurance amount) and any other federal, state or other governmental health care plan or law (except Medicaid).

We will consider, for the purposes of satisfying an Elimination Period, days on which an Insured Person incurs expenses that would otherwise qualify as satisfying his or her Elimination Period, but are excluded from coverage because benefits are paid or payable under governmental health care plans or laws as stated above.

This section describes our intent that this be a federally tax-qualified contract.

**Conformity with
Internal Revenue
Code**

This policy is intended to be a qualified long term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986 (as amended by the Health Insurance Portability and Accountability Act of 1996 – Public Law 104-191). If on its effective date, the policy does not comply with the requirements of the above cited section, it will be treated as if it had been changed to comply with those requirements. Because the policy is guaranteed renewable, we will inform you in writing of any required change in the provisions of this policy; and you will be given the choice of accepting the change, or retaining the policy without that change.

CLAIMS PROVISIONS

This section describes: when we must be notified of a claim; what to send us; how we evaluate and pay claims; and other rights and responsibilities under the contract.

Your Role in the Claims Process

Let us know at once, then follow these procedures.

Early awareness by our Claims Department will facilitate a timely claim review. You can help us greatly in the claims process and at the same time begin early planning of your covered care, by contacting us as soon as it appears an Insured Person may meet the benefit eligibility requirements.

When you choose to use the services of a Privileged Care Coordinator, we may make arrangements for a coordinator to contact you immediately and begin providing Privileged Care Coordination Services. Of course, someone else who is authorized to act on your behalf can also contact us for you.

Assistance in Completing Claim Forms

You may call us if you need any type of assistance during any phase of the claim process at our toll free number listed on your ID card. When an Insured Person uses a Privileged Care Coordinator, we will work with that coordinator to ensure that we understand the Insured Person's condition, the prescribed Plan of Care, and any care and support services received.

Telling us About a Claim

Notice of Claim: We must be notified when an Insured Person has a claim. The notice can be given to us at our Administrative Office or to our agent. It must be received within 30 days of the date the covered loss starts, or as soon as reasonably possible. Include in the notice at least: the Insured Person's name; the Policy Number; and an address to which the claim forms should be sent.

How to File a Claim

Claim Forms: When we get notice of claim we will send out the necessary forms to be used to file proof of loss within fifteen days after giving such notice.

The forms will tell you how to complete them and where to send them. Read them carefully. Answer all questions and send all required information to the address on the forms. This will assist us in the evaluation of the claim so that we can determine the benefits for which the person is eligible.

If you or your representative do not get the necessary claim forms within 15 days, proof of loss can be filed without them by sending us a letter which describes the occurrence, the character and the extent of the loss for which your claim is made. That letter must be sent to us at our Administrative Office within the time period stated in the next paragraph.

When to File a Claim

Proofs of Loss: When the policy provides for payment for continuing loss, written proof of the loss must be given to us within 90 days after the end of each 30 day period for which benefits may be payable. For any other loss, written proof must be given to us within 90 days after such loss. If it was not reasonably possible to give us written proof in the time required, we shall not reduce or deny a claim for being late if the proof is filed as soon as reasonably possible. Unless the claimant is not legally capable, the required proof must always be given to us no later than 1 year from the time specified.

Our Evaluation Criteria; and the Claims Payment Process

How We Evaluate Claims: We will obtain information about a person on whose behalf a claim is made by working with that person, and his or her personal physician and any Privileged Care Coordinator used. We will also consult with any Licensed Health Care Practitioners, agencies and other care providers he or she used. We will then review that information to determine eligibility for benefits. We reserve the right, as part of the review and at our expense, to do an assessment or a physical examination of a person on whose behalf a claim is made. Similar reviews may be required, at reasonable intervals, to determine eligibility for continued benefits while a claim is pending. We may use outside services to assist in evaluating an Insured Person's condition.

On an ongoing basis, we must receive updates to the Insured Person's Plan of Care and Current Eligibility Certifications. We will also need a copy of his or her Medicare Explanation(s) of Benefits (or similar form for other plans and programs subject to the Non-Duplication provision) to determine which expenses (if any) are excluded from coverage.

Physical Examinations: At our expense, we have the right to require a medical examination at reasonable intervals while a claim is pending.

Time of Payment of Claim: After we receive the proper written proof of loss, we will pay any benefits then due immediately; and at the end of each 30 days thereafter, when the loss is expected to result in on-going benefits.

Payment of Claims: All benefits will be payable to the Policyholder. If the Insured Person becomes eligible for medical assistance in the Commonwealth of Virginia, the Virginia Department of Medical Assistance Services will be the payor of last resort for benefits payable under the policy. Any benefits unpaid at the Policyholder's death will be payable to his or her estate. If benefits are payable to an estate, we may pay a portion of those benefits, up to \$1,000, directly to someone related to the Insured Person by blood or marriage who is deemed by us to be justly entitled to the benefits. We will be discharged to the extent of any such payment made in good faith.

We may pay all or a portion of any benefits for care or services an Insured Person receives to the provider of the care or services; unless you direct us to do otherwise in writing by the time proofs of loss are filed. We do not require that a particular provider provide the care or services.

How to Appeal a Claim Decision

will inform you, the Policyholder, in writing if a claim, or any part of a claim, is denied.

Appeal Process: If you believe that our decision on a claim is in error you may appeal; and we will reconsider the claim. If you wish to make such an appeal, you must send us a brief note (no special form needed) that tells us why you feel we should change our decision. You may authorize someone else to act for you in this appeal process.

The note should include the names, addresses and phone numbers of any providers you think we should contact to learn more about the health and the care received by the person on whose behalf the claim was made. This would include the physicians, health care professionals and other care providers who treated the Insured Person; and the facilities from which he or she received care, treatment, services, equipment or other items.

We will provide you with a written explanation of the reasons for any claim denial and make available all information directly related to that denial within 60 days of the date of any written claims appeal. We will immediately pay any benefits due as a result of our reconsideration.

Legal Actions

You cannot sue on any claim before 60 days after written proof of loss has been given as required by your policy. You cannot sue after 3 years from the time written proof of loss is required to be given.

BASIC CONTRACT PROVISIONS

This section describes: the documents that state all the contractual agreements; the importance of completing the application truthfully and correctly; and other basic rights, obligations and features.

The Contract

Entire Contract; Changes: This policy, including any endorsements and the attached papers, if any, constitutes the entire contract of insurance. No change in this policy shall be valid until approved by an executive officer of the Company and unless such approval is endorsed hereon or attached hereto. No agent has the authority to change this policy or waive any of its provisions.

Time Limit on Certain Defenses/Incontestability Provision

We issued this policy based on information we were provided. As stated below, any incorrect or omitted information in an Insured Person's application may cause the policy to be voided or a claim to be denied.

Misstatements in the Application: For a policy that has been in force for less than 6 months we may rescind (void) the policy or deny an otherwise valid claim upon a showing of misrepresentation that was material to the acceptance of an Insured Person for coverage.

While the policy has been in force for at least 6 months but less than 2 years, we may rescind the policy or deny an otherwise valid claim upon a showing of misrepresentation that is both: material to the acceptance of an Insured Person for coverage; and pertains to the conditions for which benefits are sought. After the policy has been in force for 2 years it will not be contestable upon the grounds of misrepresentation alone; and may be contested only upon a showing that an Insured Person knowingly and intentionally misrepresented relevant facts relating to his or her health. If we pay any benefits under the policy, the benefit payments will not be recovered by us in the event the policy is rescinded.

Pre-Existing Conditions: We will not reduce or deny any claim under this policy because of a sickness or physical or medical condition that existed before the policy's Effective Date.

Other Provisions

Misstatement of Age: If an Insured Person's age was misstated in the application for this policy, we will pay the benefits that the premiums paid would have purchased at his or her true age. If, based on that true age, the policy would not have become effective, we will only be liable for the refund of all premiums paid for this policy.

Governing Jurisdiction: Any provision of this policy that on its effective date is in conflict with the laws of the state in which the insured resides on the date is hereby amended to conform to the minimum requirements of the laws.

Time Periods: All time periods begin and end at 12:01 a.m. at your residence.

Non-Participating; Dividends Not Payable: This policy does not participate in our profits or surplus earnings; has no cash values; and will not pay dividends at any time.

No Cash Values, Borrowing, or Use as Collateral: The policy does not provide for a cash surrender value, or other money that can be: borrowed; or paid, assigned or pledged as collateral for a loan.

EFFECTIVE DATE AND PREMIUM PROVISIONS

This section describes such things as: when the policy becomes effective; how and when to pay premiums; the importance of paying premiums on time; what happens if premiums are not paid on time; and protection available in the event of unintentional lapse of the policy.

The Policy Taking Effect **Effective Date and Consideration:** This policy is issued based on: the statements made in its application; and payment of the First Premium shown in the Schedule. It takes effect on the Effective Date shown in the Schedule. It can be continued in force by the timely payment of premiums until it terminates because the Lifetime Payment Maximum (including any increases due to any Benefit Increases) has been reached.

**Your Right to Cancel
The Policy at Any Time** The Policyholder may cancel this policy at any time by sending us written notice. The policy will be cancelled as of the date we receive the notice, or the later date stated in the notice.

**Our Limited Right to
Change Premiums** Premiums will not increase due to a change in age or health. We can, however, change premiums based on premium class; but only if we change the premiums for all similar policies issued in the same state and on the same form as this policy. Premium changes will only be made as of an anniversary of the policy's Effective Date. We must give you at least 60 days written notice before we change premiums.

Paying Premiums The Premium Payment Mode shown in the Schedule states how often premiums are to be paid. Each premium after the First Premium is due at the end of the period for which the prior premium was paid.

Currency All payment by or to us will be in the lawful money of the United States of America.

**Limitations on the Refund
of Premiums** In the event this policy is cancelled by you or terminated by us, we shall, within 30 days of the effective date of such cancellation or termination, return to you the unearned portion of any premium paid. The earned premium shall be computed on a pro rata basis.

Grace Period and Protection Against Unintentional Lapse – Lapse Notice to Someone Else: A grace period of 31 days will be granted for the payment of each premium falling due after the first premium, during which grace period the policy shall continue in force before it lapses. You have the right to designate someone else to receive notice of lapse or termination of this policy for nonpayment of premium. Your policy will not lapse or be terminated for nonpayment of premium unless we, at least 30 days before the effective date of the lapse or termination, have given notice to you and to those persons designated by you for the purposes of receiving notice of lapse or termination. Notice will be given by first class United States mail, postage prepaid; and notice may not be given until 30 days after a premium is due and unpaid. Notice shall be deemed to have been given as of five (5) days after the date of mailing.

Your application shows whom you have designated to receive these notices. You can direct us, in writing, to change your designation and send the notices to someone else.

Extension of Benefits: Termination of the policy will not affect any claim for expenses incurred during uninterrupted institutional confinement that begins while the policy is in force and continues without interruption beyond the date of termination.

This extension of benefits, beyond the period the policy was in force, will terminate when the Lifetime Payment Maximum that applies on the date of termination is reached; and is subject to the Elimination Period and all other applicable provisions of the policy. For the purposes of this provision, an uninterrupted institutional confinement will include: being transferred to another Long Term Care Facility; receiving another level of care in the same Long Term Care Facility; and transferring back to a Long Term Care Facility from a temporary or acute hospitalization.

Reinstatement: If the renewal premium is not paid before the grace period ends, the policy will lapse.

Later acceptance of the premium by us (or by an agent duly authorized to accept such payment) without requiring an application for reinstatement will reinstate this policy as of the date of premium acceptance.

If we or our duly authorized agent require an application for reinstatement, and give you a conditional receipt for the premium, this policy will be reinstated upon either: our approval of the application; or, lacking such approval, the 45th day after the date of the conditional receipt, unless we give you prior written notice of our disapproval of the application.

The reinstated policy will cover only expenses incurred as a result of losses that begin after the date of reinstatement. In all other respects your rights and our rights will remain the same; subject to any provisions noted on or attached to the policy as reinstated.

Unpaid Premiums: When a claim is paid, any premium due and unpaid will be deducted from the claim payment.

Continuation for Lapse due to Alzheimer's Disease and Other Forms of Cognitive or Functional Impairment: We will provide a retroactive continuation of coverage if:

- the policy terminates due to non-payment of premiums (lapse); and
- within 7 months after termination we are given proof that an Insured Person met the Eligibility for the Payment of Benefits requirements of the policy.

We must receive proof of his or her impairment or incapacity and all past-due premiums within that 7 month period. Any benefits for which an Insured Person qualified during the continuation period will be paid to the same extent they would have been paid if the policy and its riders had remained in force from the date of termination.

**Premium Adjustment
In the Event Insurance of
Your Spouse Terminates**

This policy will not automatically terminate coverage for an Insured Spouse if your spousal relationship ends. You, the Policyholder, must notify us in writing: (a) when your Insured Spouse dies; or (b) if, for any reason, you wish to terminate your Insured Spouse's insurance under the policy.

In that event, your Insured Spouse's insurance under the policy will terminate on the later of:

- the date we receive the notice; or
- the date stated in the notice for termination of your Insured Spouse's insurance; or
- if applicable, the date he or she ceases to be eligible for the payment of benefits under the policy (including any period during which he or she is satisfying an Elimination Period).

If your Insured Spouse's insurance terminates as stated above, we will adjust the amount of future premiums becoming due for your continued insurance under this policy as follows:

- The adjustment will apply to premiums becoming due after the date of such termination.
- The Lifetime Payment Maximum of the policy will not be reduced, even though the policy will then cover only one person.
- The premium (which was previously the total of the premiums for both you and your Insured Spouse) will be adjusted to be only 125% of the amount we would normally charge for you alone, even though you will no longer be sharing coverage.
- The premium will be based on your original issue age.

**Continuation of Spouse
Insurance Upon Death
of the Policyholder**

If you, the Policyholder, die while the policy is in force and your Insured Spouse is an Insured Person, he or she can continue to be covered by the policy; provided that premiums continue to be paid when due.

Upon receipt of written notification of your death, we will adjust the amount of future premiums becoming due for such Insured Spouse's continued insurance under this policy as follows:

- The adjustment will apply to premiums becoming due after the date we receive notification of your death.
- The Lifetime Payment Maximum of the policy will not be reduced, even though the policy will then cover only one person.
- The premium (which was previously the total of the premiums for both you and your Insured Spouse) will be adjusted to be only 125% of the amount we would normally charge for your Insured Spouse alone, even though he or she will no longer be sharing coverage.
- The premium will be based on your Insured Spouse's original issue age.

All references to "you" and the "Policyholder" in this policy will then apply to such Insured Spouse.

CONTINGENT BENEFITS UPON LAPSE

This provision describes benefits, which become available if and only if the policy lapses after substantial cumulative premium increases.

When this Benefit Applies We will notify you at least 60 days prior to any change in premium rates for the policy. Anytime the cumulative amount of all premium increases equals or exceeds the Triggers for a Substantial Premium Increase determined below we will:

- Offer to reduce policy benefits provided by the current coverage without the requirement of additional underwriting so that the required premium payments are not increased; and
- Offer to convert coverage, without the requirement of additional underwriting, to a paid-up status with a shortened benefit period as described below. Such offer may be elected at any time during the 120-day period following the due date of the premium increase; and
- Notify you, the Policyholder, that a default or lapse at any time during the 120-day period following the due date of the premium increase will be deemed to be the election of the offer to convert as described above.

The Shortened Benefit Period Plan

Any coverage converted under this provision will have the same Benefits, Elimination Period and Daily Payment Maximum that were in effect at the time of lapse or election to convert. They will not change thereafter. The amount of the reduced Lifetime Payment Maximum will be the greater of: thirty (30) times your Daily Payment Maximum at the time of default or lapse; or 100% of the sum of all premiums paid for the policy and any attached forms, including premiums paid prior to any change in benefits. It will not be reduced by any benefits payable for expenses incurred prior to the date of lapse.

We will not pay more than the Lifetime Payment Maximum which applied immediately prior to lapse for all expenses incurred while both: this policy is in premium paying status; and after it has been converted.

Triggers Indicating a Substantial Premium Increase

| <u>Issue Age</u> | <u>Increase Over Initial Premium</u> | <u>Issue Age</u> | <u>Increase Over Initial Premium</u> | <u>Issue Age</u> | <u>Increase Over Initial Premium</u> |
|------------------|--------------------------------------|------------------|--------------------------------------|------------------|--------------------------------------|
| 29 and under | 200% | 66 | 48% | 79 | 22% |
| 30 – 34 | 190% | 67 | 46% | 80 | 20% |
| 35 – 39 | 170% | 68 | 44% | 81 | 19% |
| 40 – 44 | 150% | 69 | 42% | 82 | 18% |
| 45 – 49 | 130% | 70 | 40% | 83 | 17% |
| 50 – 54 | 110% | 71 | 38% | 84 | 16% |
| 55 – 59 | 90% | 72 | 36% | 85 | 15% |
| 60 | 70% | 73 | 34% | 86 | 14% |
| 61 | 66% | 74 | 32% | 87 | 13% |
| 62 | 62% | 75 | 30% | 88 | 12% |
| 63 | 58% | 76 | 28% | 89 | 11% |
| 64 | 54% | 77 | 26% | 90 and over | 10% |
| 65 | 50% | 78 | 24% | | |

If your policy has a Nonforfeiture Benefit Rider, that Rider will apply whenever the policy lapses after having been in force for at least 3 years (even if there has been no change in premium rates)

Please keep this policy in a safe place with your other important documents.

This rider changes the policy so that it provides coverage for expenses incurred while in a wider variety of facilities that provide care.

Policyholder:

[John Alan Doe]

Annual Rider Premium:

[\$zzz.zz]

Policy Number:

[ABC1234567]

Rider Effective Date:

[March 1, 2001]

Coverage Description

The Definition of a "Long Term Care Facility" is deleted in its entirety and changed to read as follows:

A "Long Term Care Facility" is an institution* which is licensed or certified by, or registered with, the appropriate federal or state agency to engage in providing care and services on an overnight basis. It must also:

- Provide 3 meals a day and accommodate special dietary needs;
- Have the appropriate methods and procedures to provide necessary assistance to residents in the management of prescribed medications;
- Have policies and procedures to arrange for the furnishing of care required to appropriately address the Insured Person's needs as described in his or her Plan of Care; and
- Have the facilities required to appropriately address the Insured Person's needs as described in his or her Plan of Care.

Examples of places that could meet this definition are: a nursing home; an assisted care facility; an Alzheimer's facility; an adult foster home; or a residential care facility or residential care home.

A Long Term Care Facility is NOT: a hospital or clinic; a subacute care or rehabilitation hospital or unit; a place which operates primarily for the treatment of alcoholism, drug addiction or mental illness; or a substantially similar establishment.

- * If an institution has multiple licenses or purposes, a portion, ward, wing or unit thereof will qualify as a Long Term Care Facility only if it: meets all of the above criteria; is authorized to provide such care to its residents; and is engaged principally in providing not only room and board, but also care and services which meet all of those criteria.

Rider Taking Effect and Renewal

This rider has been issued based on your application and payment of the required premium. It takes effect on the Effective Date stated above. It continues as long as the policy is in force and the required premium is paid; but will terminate on the earliest of the following dates:

- the date we receive your written request to terminate this rider; or
- the date benefits are exhausted under this policy.

Rider Premium

The premium for this rider is as shown above and is included in the total premium shown in the Schedule. The same conditions that apply to changing premiums for the policy apply to changing premiums for this rider. The premium for this rider will be waived when the policy premium is waived.

In all other respects the provisions and conditions of the policy remain the same.

Signed for General Electric Capital Assurance Company.


Secretary


President, Long Term Care Division

LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS

This rider adds the following Nonforfeiture Benefit provision to your policy. Benefit payments are subject to all the provisions of the policy and this rider.

Policyholder:

[John Alan Doe]

Annual Rider Premium:

[\$zzz.zz]

Policy Number:

[ABC1234567]

Nonforfeiture Benefit

If your policy terminates due to default in any premium payment (lapse) after the policy has been in force for at least 3 years, your policy will continue automatically with a reduced Lifetime Payment Maximum. The policy will then be in a paid up status; with no further premium payments being required.

The same Benefits, with the same Elimination Period and Daily Payment Maximum in effect at the time of lapse (but not changed thereafter), will apply. The amount of the reduced Lifetime Payment Maximum will be the greater of:

- thirty (30) times your Daily Payment Maximum at the time of lapse; or
- 100% of the sum of all premiums paid for the policy and any attached rider, including premiums paid prior to any change in benefits.

This amount may be adjusted subsequent to being initially granted only as necessary to reflect changes in claims, persistency and interest as reflected in changes in rates for premium paying contracts approved by the commission for the same contract form.

We will not pay more than the Lifetime Payment Maximum which applied immediately prior to lapse for all expenses incurred both while the policy was in premium paying status and after it has been converted.

Rider Taking Effect and Renewal

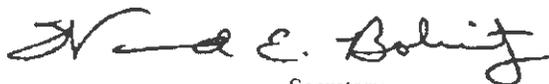
This rider has been issued based on your application and payment of the required premium. It takes effect on the Effective Date of the policy; and continues as long as the policy is in force and the required premium is paid.

Rider Premium

The premium for this rider is as shown above and is included in the total premium shown in the Schedule. The same conditions that apply to changing premiums for the policy apply to changing premiums for this rider. The premium for this rider will be waived when the policy premium is waived.

In all other respects the provisions and conditions of the policy remain the same.

Signed for General Electric Capital Assurance Company.



Secretary



President and CEO, Long Term Care Division

This rider will restore depleted policy benefits to the levels at which they would have been if no benefits had ever been paid. Qualification for this restoration must occur while the policy and this rider are in force and prior to the Lifetime Payment Maximum having been reached.

Policyholder:

[John Alan Doe]

Annual Rider Premium:

[\$zzz.zz]

Policy Number:

[ABC1234567]

Rider Effective Date:

[March 1, 1998]

Benefit Restoration

Under this rider we will restore the policy's Lifetime Payment Maximum to the amount that would have applied if no benefits had been paid under the policy. This applies whenever a period of 180 consecutive days elapses during which:

- The policy was in force in a premium paying status; and
- No Insured Person required, or received, either:
 - Substantial Supervision to protect himself or herself from threats to health or safety due to Severe Cognitive Impairment; or
 - Substantial Assistance necessary to meet the policy's Benefit Eligibility requirements due to a loss of functional capacity.

Rider Taking Effect and Renewal

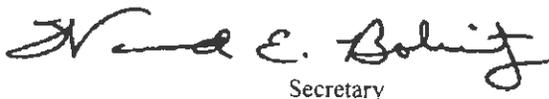
This rider has been issued based on your application and payment of the required premium. It takes effect on the Effective Date stated above. It continues as long as the policy is in force and the required premium is paid.

Rider Premium

The premium for this rider is as shown above and is included in the total premium shown in the Schedule. The same conditions that apply to changing premiums for the policy apply to changing premiums for this rider. The premium for this rider will be waived when the policy premium is waived.

In all other respects the provisions and conditions of the policy remain the same.

Signed for General Electric Capital Assurance Company.


Secretary


President and CEO, Long Term Care Division

INTERNATIONAL COVERAGE RIDER

This rider changes the policy so that it provides limited coverage when an Insured Person is traveling or living outside the United States.

Policyholder:
[John Alan Doe]

Policy Number:
[ABC1234567]
Rider Effective Date:
[March 2001]

Rider Taking Effect and Renewal

This rider takes effect on the date stated above. It stays in effect as long as the policy is in force. It will terminate on the earliest of the following:

- the date benefits are exhausted under this policy; or
- the date the policy terminates for any other reason.

Benefit Description

The policy's Exclusion for "services provided outside of the United States of America or its territories or possessions" will not apply to services an Insured Person receives in accordance with the following provisions.

Rider Conditions

This rider applies only when an Insured Person requires care or services outside of the United States of America or its territories or possessions. The policy, as changed by this rider, will provide coverage only when the following conditions are satisfied:

- We must receive proof which is satisfactory to us that he or she has met the Eligibility for the Payment of Benefits requirements and Conditions of the policy.
- The Insured Person, at his or her own expense obtains and furnishes us with the required supporting documentation. This includes, but is not limited to:
 - A Current Eligibility Certification as required by the policy;
 - A satisfactory Plan of Care prescribed by such a Licensed Health Care Practitioner and any required updates to that Plan of Care;
 - Properly completed claims forms and proof, satisfactory to us, that he or she is receiving covered care and services.
- We may require that the Insured Person provide us with all of the above information at reasonable intervals. We will not require this more frequently than monthly.

The Benefit We Will Pay

In lieu of paying for incurred expenses, we will pay a fixed daily benefit, as determined below.

- The fixed daily benefit will be paid for each day the Insured Person satisfies the requirements of the policy and this rider after the Elimination Period has been satisfied.
- The fixed daily benefit will be the lesser of:
 - The amount set by us which maintains the same relationship to the cost basis for services in that general location as the Daily Payment Maximum does to such costs in the State in which the policy was issued; and
 - 70% of the Daily Payment Maximum for the policy.
- The maximum amount payable under the terms of this rider will be the amount equal to 1095 times 70% of the Daily Payment Maximum.
- Payment is subject to the policy's Lifetime Payment Maximum.

Payment of Benefits

We will provide coverage under the following conditions.

- This rider must be in force when the care or services are received;
- We will not provide Privileged Care Coordination Services in connection with the coverage furnished by this rider;
- Unless the Elimination Period has been previously satisfied, the Elimination Period will apply to all Benefits payable under the terms of this rider;
- Benefits will be paid only while we continue to receive satisfactory proof and information in accordance with the Rider Conditions; and
- Payment under this rider will be in lieu of all other policy Benefits for care and services received during the period the Insured Person is in such location.

In all other respects the provisions and conditions of the policy remain the same.

Signed for General Electric Capital Assurance Company.


Secretary


President, Long Term Care Division

EXTENDED ELIMINATION PERIOD RIDER

This rider changes the policy to which it is attached by revising the Elimination Period so that it becomes a period of 1000 days; and applies to all policy Benefits.

Why This Rider Has Been Attached to Your Policy We have issued the policy with an Elimination Period of 1000 days because you do not meet our underwriting requirements for a standard rate classification. We will provide coverage subject to the provisions of the policy as changed by this rider provided:

- you accept the policy as changed by this rider; and
- you pay the required policy premium.

How the Elimination Period Changes The definition of the term "Elimination Period" in the policy is:

- deleted in its entirety; and
- changed to read as stated below.

Elimination Period This policy has an Elimination Period of 1000 days, as stated in the Schedule. This is the number of days for which you must have satisfied the Eligibility for the Payment of Benefits requirements stated in the policy before benefits will become payable. The policy will NOT pay benefits for any expense you incur prior to the date the Elimination Period has been satisfied. Days used to satisfy the Elimination Period do not need to be consecutive. It is not required that a covered expense be incurred on any days used to satisfy this Elimination Period. Once you have satisfied this requirement, you will never have to satisfy a new Elimination Period for the policy.

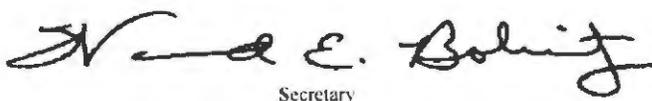
IN NO EVENT WILL BENEFITS BE PAYABLE UNDER THE POLICY FOR EXPENSES INCURRED PRIOR TO YOUR HAVING SATISFIED THIS 1000 DAY ELIMINATION PERIOD.

Availability of Privileged Care Coordination Services The Privileged Care Coordination Services of the policy will be available to you while you are satisfying the Elimination Period. However, we will not provide the other advantages that operate to accelerate the payment of Benefits or premium waiver when those services are used.

Rider Taking Effect and Renewal This rider takes effect on the Effective Date of the policy; and may not be terminated without termination of the policy.

In all other respects the provisions and conditions of the policy remain the same.

Signed for General Electric Capital Assurance Company.


Secretary


President, Long Term Care Division

FAMILY CARE COVERAGE RIDER

This rider changes the policy so that it provides limited coverage when an Insured Person receives care from a Family Member.

Policyholder:

[John Alan Doe]

Annual Rider Premium:

[\$zzz.zz]

Policy Number:

[ABC1234567]

Rider Effective Date:

[March 1, 2001]

Coverage Description

The policy's Exclusion for expenses incurred for care provided by a Family Member will not apply to care furnished by a Family Member who does not normally live with the Insured Person. The maximum amount we will pay for all care which is received from Family Members on any one day will be the lesser of: (1) the Prevailing Expenses for such care; or (2) 50% of the Daily Payment Maximum stated in the Schedule.

As stated in the policy, there is no exclusion or reduction for expenses incurred when:

- the Family Member is a regular employee of the organization that is providing the services; and
- the Organization receives payment for the services; and
- the Family Member receives no compensation other than the normal compensation for employees in his or her job category.

In addition to the above, the Caregiver Training Benefit can be used to train a Family Member; even when he or she will subsequently provide care covered in accordance with this rider.

Rider Taking Effect and Renewal

This rider has been issued based on your application and payment of the required premium. It takes effect on the Effective Date stated above. It continues as long as the policy is in force and the required premium is paid; but will terminate on the earliest of the following dates:

- the date we receive your written request to terminate this rider;
- the date benefits are exhausted under the policy.

Rider Premium

The premium for this rider is as shown above and is included in the total premium shown in the Schedule. The same conditions that apply to changing premiums for the policy apply to changing premiums for this rider. The premium for this rider will be waived when the policy premium is waived.

In all other respects the provisions and conditions of the policy remain the same.

Signed for General Electric Capital Assurance Company.


Secretary


President, Long Term Care Division

**Objection Response
Genworth Life Insurance Company**

This letter is in response to the comments received in your objection letter, dated September 4, 2018, to Genworth Life Insurance Company's (GLIC's) Choice I Rate Stability Virginia rate increase request. The comments and our responses are as follows:

1. Since only a sample of voluntary lapse rates is supplied, please provide the average ultimate voluntary lapse rates under current assumptions versus the original assumptions for this block of business.

The sample of voluntary lapse rates supplied within the memorandum included the Healthy Life lapse rates for several cells over a 25-year projection. These samples did not show what the ultimate lapse rates are for the provided cells.

The experience and therefore the assumption shows a pattern of increasing lapses at attained ages 80 and older. GLIC believes that part of this upward trend is attributable to under-reporting of deaths, where the termination is classified as a lapse. The goal of the total termination assumption (lapses and mortality) is to get the correct total terminations. The 'extra' lapses are included in the lapse assumption development, since this termination was not included in the mortality analysis. Therefore, the voluntary lapse assumptions were developed to include the upward trend at higher attained ages.

For Choice I, the experience prior to the upward trending (Attained Age 79) has a lapse rate of approximately 0.76%. With the increasing trend in the tail of the data, the assumption increases to ultimate lapse rates of approximately 3.2% for the Choice I products. The product projections reach ultimate lapse rates at Attained Age 97 or older, depending on Issue Age of the policyholder.

Choice I was priced on models that utilized Total Life assumptions, whereas the current assumptions were developed for use in a healthy lives model. The difference in basis makes direct comparisons between the original and current assumptions messy. That being said, the original ultimate lapse rate for Choice I was 2%.

2. The memorandum states that the morbidity is based on the experience of over 200,000 claims. Please also provide the historical claim count for this particular block.

The experience study used to develop the morbidity assumptions contained roughly 23,750 claims for Choice I. Overall, there are slightly more than this as the studies include a timing lag to eliminate potential noise in the claim information.

3. Since the morbidity assumption is based on internal Company experience, please describe how the assumptions are derived for durations and ages beyond which the Company has credible experience.

The morbidity assumptions contain three distinct pieces; incidence, claim termination rates and utilization. Utilization is somewhat different by attained age but there is little differentiation in the assumptions at ages where there is limited claims experience. Similarly, the claim termination rates

**Objection Response
Genworth Life Insurance Company**

differ by age at claim and duration. GLIC termination rates at the oldest ages/later durations are a blend of company experience and baseline rates from a consulting firm.

The final assumptions for incidence are a credibility weighting of two separate assumption studies that we have classified, and detailed below, as direct derived and baseline.

- a. The direct derived assumptions are annual studies of all inception-to-date experience.
- b. The baseline assumption is a frozen measure of estimated healthy life assumptions using our 2014 CFT assumptions and reflects input from an actuarial consulting firm at the oldest ages.
- c. The final assumption reflects the long-term estimate for durations and ages where the Company does not have credible experience, reflects the direct derived estimate for durations and ages where Company experience is fully credible, and reflects a weighted average of the two assumption sets for durations and ages which are partially credible. Over time, the final assumption is weighted more and more towards actual Company experience.

4. Please indicate whether any shock lapses, benefit reductions, CBUL, or adverse selection is assumed in the base projections.

When determining the need for a rate increase, GLIC does not develop separate assumptions for policyholder behavior. GLIC does not believe that policyholders who choose to reduce or eliminate their benefits should affect the rate increase. Policyholder behaviors such as future reduced benefit option, shock lapse and nonforfeiture elections are not a part of determining actuarially justified rate increases.

5. Please provide the Excel file used to produce Attachment 7 Status of Filings.

Please refer to Attachment 5 in the file "VA Choice I RS Objection 2 Attachments 20181015.xlsx" for an updated Status of Filings in excel format.

6. Please provide a demonstration that the conversion from a claim cost total lives model to a first principles healthy lives model had no material impact.

The Company's projection models were converted from a Total Lives Claim Cost approach to a First Principles Healthy Lives approach, with the healthy life model going into use for most products starting with 2016 cashflow testing.

Overall, the impact to the Earned Premiums and Incurred Claims when switching was not materially impactful for the company. The graphs below show a comparison between the two models when looking at Earned Premiums and Undiscounted Incurred Claims. Results from the two models are largely consistent. On a present value basis, Earned Premiums increased by 1.4% while Incurred Claims decreased by 0.3%. Part of this difference was due to more precise treatment of policy provisions in the new model (for example, reflecting exact benefit periods in the healthy life model rather than grouping infrequent values with common values in the claim cost model).

Objection Response
Genworth Life Insurance Company

Table 6a: Earned Premiums for Total Lives and Healthy Lives Assumptions

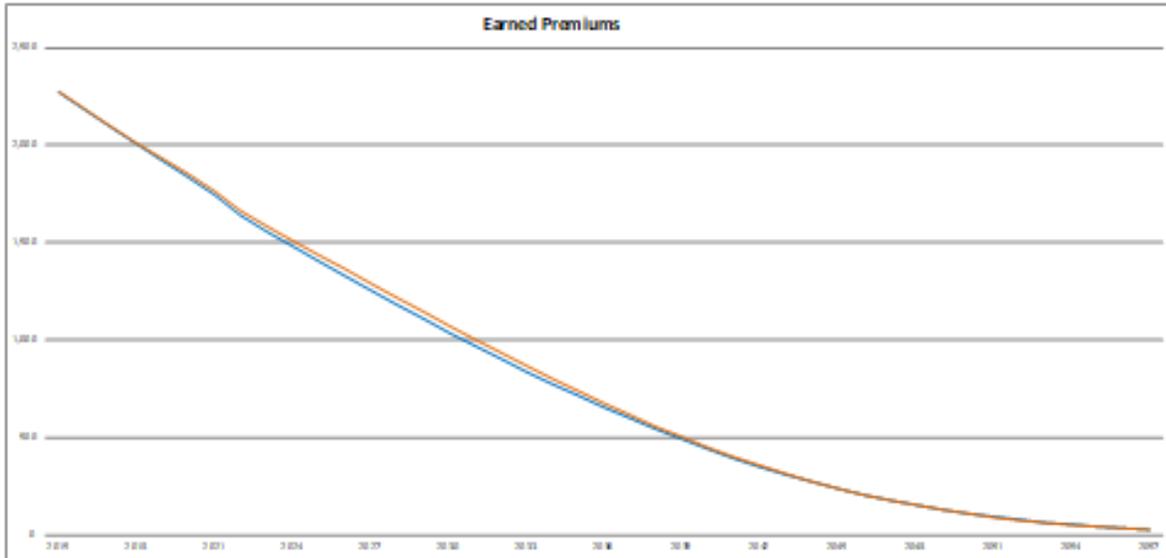
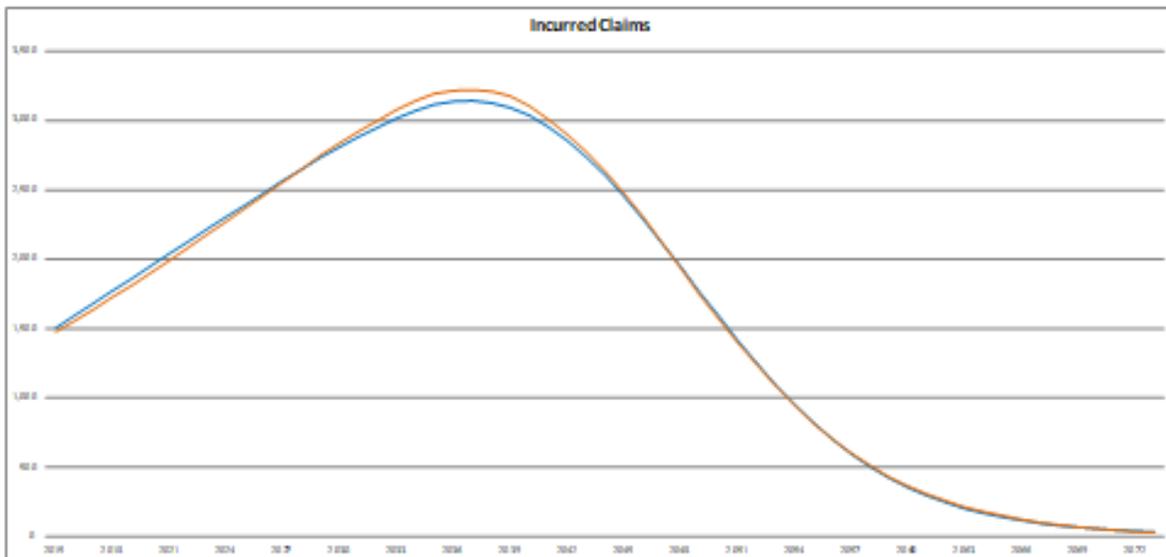


Table 6b: Undiscounted Incurred Claims for Total Lives and Healthy Lives Assumptions



**Objection Response
Genworth Life Insurance Company**

7. For all projections requested in the next question, the baseline should comply with the following:

- a. Any paid-up policies should be removed, both from historical experience and future projections.**
- b. For this post-stability block, assumptions should include appropriate margins for moderately adverse conditions.**
- c. Premiums should be at the Virginia rate level for both historical and projected future.**
- d. Please use the appropriate maximum valuation interest rate for accumulation and discounting of this block. It would appear that 4.5% would be the appropriate rate for 2003-2004 issues rather than 4.0%.**

There are four different requests regarding the information included in the projection exhibits. GLIC's commentary on these requests is as follows:

First, for the previously provided projections and for the new exhibits, nationwide experience specific to the forms available in Virginia will be included. The past experience and future projections will include rate history for Virginia (unless otherwise requested), and the projection assumptions will not contain additional margins for adverse deviation.

Next, at the request of the Bureau, GLIC will remove all paid-up policies from both the historical experience and the projections. However, the Choice I product did not have significant sales with limited payment periods nor a significant number of policies that have elected non-forfeiture to this point. GLIC argues that excluding the non-forfeiture policies would make the experience look worse and therefore increase the justified rate increase. Additionally, the block of business was priced using an overall loss ratio projection, thus, GLIC looks at the aggregate experience of the entire block of business when calculating justified rate increases. For these reasons, GLIC believes that paid-up policies should not be excluded from the analysis.

Finally, the attachments will be provided using a different discount rate when calculating the loss ratios. Pursuant to Virginia regulation, the earned premiums and incurred claims will be discounted (or accumulated) using the maximum statutory valuation rate of 4.5%. However, due to limitations in the modeling platform, GLIC is unable to use a different discount rate in the calculation of the incurred claims. The calculation of Disabled Life Reserves (DLR) is based on non-locked-in best estimate assumptions. Therefore, it is reasonable to discount the paid claim streams within the DLR at a current discount. In general, most claims are paid in the first 2-3 years, so the discount rate used will not have a significant impact on the projection. Given the difference between the justifiable rate increase and the current proposed rate increase, this small difference should not affect the overall support of the proposed rate increase.

**Objection Response
Genworth Life Insurance Company**

8. To assist the Bureau in its review, for each of the six subsets of the business corresponding to the combinations of (limited/lifetime benefit periods) and (none/simple/compound inflation protection), please provide (in Excel format) the following six projections on a nationwide basis:

- a. current assumptions and current rates**
- b. current assumptions and current rates, using actual nationwide premiums (not Virginia rate level)**
- c. current assumptions and current rates, including paid-up policies (if any)**
- d. current assumptions with the proposed rate increase**
- e. current assumptions with the proposed rate increase, but with no shock lapses, benefit reductions, CBUL, or adverse selection (if applicable)**
- f. current assumptions with premiums restated as if the proposed rate schedule had been in effect from inception**
- g. original assumptions and original premiums from inception**
- h. actual past experience (claims, mortality, lapse) but original assumptions in the future, with all premiums at the original premium scale from inception.**

Projections a-h can be separate tabs or combined into separate columns on the same exhibit.

The requested rate increases that are part of GLIC's Multi-Year Rate Action Plan are developed based on aggregate product experience. GLIC later split the requested increases by lifetime and limited as there was significant differentiation between these subsegments. The requested rate increases do not include splits for inflation options. Therefore, GLIC does not believe that this view should be used as justification for or against the requested rate increases in this filing. However, at the request of the Bureau, the attachments will be split between by both benefit periods and benefit inflation options.

The response for Question 6 included information regarding paid-up policies. The non-forfeiture policies will generally have minimal claims impact but will have substantial past earned premiums. Therefore, removing nonforfeiture policies from the projection would increase the future loss ratio and thus increase the justified rate increase. Furthermore, policies with limited payment periods have significant early premiums, but do not have higher anticipated claims compared to policies with lifetime payment periods. Thus, removing these policies would increase the justified rate increase. While GLIC does not believe the paid-up policies should be removed from the attachments, we have done so at the request of the Bureau.

GLIC does not include assumptions for policyholder behavior within the projections used for justifiable rate increases. Because such assumptions are not included GLIC's projections, GLIC will not be providing exhibits for item (E), above, as it would be the same projection as item (D).

Item (F) is the 'if-known' analysis that has been suggested by some as an alternative way to validate rate increases. GLIC does not agree that applications of 'if-known' methodology is appropriate or consistent with regulation and this method is in direct conflict with GLIC's ability to effectively manage its inforce LTC blocks of business. GLIC has continued to support the work being done by the NAIC LTC B/E Task Force and LTC Pricing Subgroup as well as working collaboratively with states towards effective solutions. GLIC agrees with the opinion of the ACLI

**Objection Response
Genworth Life Insurance Company**

and AHIP in a recent February 2, 2018 review in the NAIC Long-Term Care Pricing Subgroup draft in that the ‘if-known’ methodology should not be part of consideration of justifiable rate increases. Therefore, GLIC is providing attachments that reflect rate increase premiums from inception at the requested of the Bureau but believes that these attachments should be used for illustrative purposes only.

GLIC is providing the information requested in items (G) and (H) using the original pricing assumptions but wants to clearly differentiate between how the original pricing is being used. In item (G), the original pricing assumptions are projected since issue to our actual sales mix. In item (H), the original pricing assumptions are being applied to policies that are currently inforce. This is done in order to line up more reasonably with GLIC’s actual past experience but will cause the projections in item (H) to vary significantly from the projections in item (G).

The requested exhibits have been provided using an appropriate maximum statutory discount rate for the product in Attachments 8a-h in “VA Choice I RS Objection 2 Attachments 20181015.pdf.”

9. For each of the six subsets of the business above, please provide the active life reserves balance as of the projection date on a nationwide basis.

The table below contains the active life reserve balances for the Choice I product on a nationwide basis split by both benefit periods and benefit increase options.

| Choice RS Policies – Active Life Reserves | | |
|---|---------------|---------------|
| | Lifetime | Limited |
| No Bio | \$23,793,816 | \$93,994,770 |
| 5% Equal | \$114,502,274 | \$192,935,861 |
| 5% Compound | \$517,905,410 | \$450,087,604 |
| Total | \$656,201,499 | \$737,018,235 |

Regards,



Michael S Johnson, FSA, MAAA
 AVP and Actuary, LTC In-force Actuarial
 Genworth Life Insurance Company
 Date: October 15, 2018

**Objection Response
Genworth Life Insurance Company**

This letter is in response to the comments received in your objection letter, dated September 7, 2018, to Genworth Life Insurance Company's (GLIC's) Choice I Rate Stability Virginia rate increase request. The comments and our responses are as follows:

Objection 1: Actuarial Memorandum

1. The actuarial memorandum states that the target lifetime loss ratio is no longer 60%. Please state the new lifetime targeted loss ratio.

In this filing, GLIC is not restating the priced-for target loss ratio for the Choice I block of business. According to Virginia Loss Ratio Regulation, GLIC could pursue actuarially justified rate increases to achieve a lifetime loss ratio of 60%, as limited by the 58%/85% test detailed by the department in question 3, below. However, as discussed in the actuarial memorandum, GLIC is pursuing rate action according to our Multi-Year Rate Action Plan with the goal of achieving a break-even status on this block of business. Because GLIC is not pursuing rate action that would achieve the priced-for 60% loss ratios, we are sharing costs with the consumers in order to manage this block of business without creating unreasonable additional financial strain on the consumer.

It should be noted that the actuarially justified rate increases would be much higher than the rate increases requested in this filing and the rate increases that GLIC is seeking as a part of the Multi-Year Rate Action Plan.

2. Pursuant to 14VAC5-200-153 C 2, please demonstrate that the premium rate schedule increases are calculated such that the sum of the accumulated value of incurred claims, without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

- a. The accumulated value of the initial earned premium times 58%;**
- b. 85% of the accumulated value of prior premium rate schedule increases on an earned basis;**
- c. The present value of future projected initial earned premiums times 58%; and**
- d. 85% of the present value of future projected premiums not in subdivision 2 c of this subsection on an earned basis;**

GLIC has provided the requested 58%/85% demonstration in Attachment 2 of "VA Choice I RS Objection 3 Response 20181015.xlsx." GLIC notes that while we pass the 58%/85% test for the rate increase requested in this filing, we plan to follow the rate increase schedule as detailed in our Multi-Year Rate Action Plan that includes future rate increase filings of similar or lesser value in 2020 and 2023, and as justified by our experience. Justification for GLIC's approach to the Multi-Year Rate Action can be found in Section 2 of the actuarial memorandum.

**Objection Response
Genworth Life Insurance Company**

3. Section 15 of the Actuarial Memorandum states that active life reserves have not been used in the rate increase analysis. Please provide the active life reserves on a nationwide basis

The table below contains the active life reserve balances for the Choice I product on a nationwide basis split by both benefit periods and benefit increase options.

| Choice RS Policies – Active Life Reserves | | |
|--|-----------------|----------------|
| | Lifetime | Limited |
| No Bio | \$23,793,816 | \$93,994,770 |
| 5% Equal | \$114,502,274 | \$192,935,861 |
| 5% Compound | \$517,905,410 | \$450,087,604 |
| Total | \$656,201,499 | \$737,018,235 |

4. Please demonstrate that all present and accumulated values used to determine the rate increases use the maximum valuation interest rate as set forth in 14VAC5200-253 C 4.

The valuation interest rate used in modeling the premium and claim cash flows was developed using Choice 1 policy issues. The table below shows the Nationwide issued counts by calendar year along with the associated valuation interest rate by year. The weighted average based on policy issues rounds to 4.5%.

| Nationwide Policies Issued | Issue Year | Valuation Rate |
|-----------------------------------|-------------------|-----------------------|
| 57,565 | 2001 | 4.5% |
| 113,274 | 2002 | 4.5% |
| 104,715 | 2003 | 4.5% |
| 28,690 | 2004 | 4.5% |
| 12,402 | 2005 | 4.5% |
| 14,280 | 2006 | 4.0% |
| 69 | 2007 | 4.0% |
| 1 | 2008 | 4.0% |
| Weighted Avg. | | 4.5% |

**Objection Response
Genworth Life Insurance Company**

Objection 2: Policyholder Notification Letter

1. Pursuant to 14VAC5-100-40 A 1 and 14VAC5-100-50 1, the policyholder notification letter is required to include a form number in the lower left-hand corner of the form that may consist of digits, letters or a combination of both that distinguishes it from all other forms used by the insurer. Please revise the form accordingly.

The requested change has been made to the policyholder notification documents.

2. If an insured's premium is currently being waived because they are on claim, please advise how this will be handled? Will they be required to select an option at the time they are notified of the increase, at the time that they come off claim, etc.?

Policyholders on waiver will receive the following documents: (1) no-quote Premium Change Notice "165224NQ_062018.pdf"; (2) Important Information document "165239SPO VA Important Information 20181012.pdf"; and (3) a copy of the Contingent Benefit Upon Lapse or the Optional Limited Benefit Endorsement, if eligible.

A Coverage Option form will not be sent to policyholders receiving policy benefits as it would be impossible to provide an accurate view of current policy benefit levels thereby deeming it impractical to provide an accurate quote for an alternative benefit design. Additionally, it is unlikely that it is in the policyholders' best interest to reduce benefits while on claim.

3. Pursuant to 14VAC -200-75 D, an insurer is required to provide notice of an upcoming premium rate schedule increase to all policyholders at least 75 days prior to the implementation of the premium rate schedule increase. Please confirm that the company will comply with this requirement.

Policyholders will be advised of an upcoming premium change at least 75 days prior to the implementation of a rate increase based on their policy anniversary.

4. The policyholder notification letter states that "The reason for this premium rate increase is due to a combination of higher persistency, higher morbidity, and lower interest than expected in pricing." What exactly is the relevance of the stated factors as the reason for the rate increase and how (or why) does this impact the policyholders?

There are two places in the policyholder communication package sent to policyholders that reference the reason for the rate increase.

- 1) The first reference is in the Important Change letter (form 165224SPO) which states... "This letter is to inform you that as a result of higher than expected aggregate policyholder claims costs, the premium on your current long term care coverage will increase..."
- 2) The second reference is in the Important Information document (form 165239SPO) in the About this rate increase section which states... "Our decision to increase premiums is

**Objection Response
Genworth Life Insurance Company**

primarily based upon the fact that expected claims are significantly higher today than we originally anticipated when your policy was priced. These higher claims costs are in part due to policyholders living longer and keeping their policies longer than originally anticipated.”

These statements provide the policyholder with much the same information as item one. However, it also discloses that experience has deviated from original expectations and that more people are in the cohort who are keeping their policies which has resulted in higher claims and the need for a rate increase.

With respect to the relevance of these factors to the policyholder, we provide the following statement in the Important Information document: “As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims.”

5. Is the Contingent Non-Forfeiture Benefit Election Form part of the policyholder notification letter or a separate form? Will it become part of the policy upon receipt?

In addition to the policyholder communication packet, policyholders eligible for Contingent Benefit Upon Lapse will receive a copy of the respective endorsement outlining how the benefit works including payment limitations.

A copy of Contingent Benefit Upon Lapse Endorsement form 134613 VA 06/29/16 is saved in the Supporting Documentation folder in SERFF.

6. Will the policyholder receive a revised schedule page if an option is elected? If so, please provide a copy of the form and the date approved, including the SERFF or State tracking number if available.

For policyholders who do not elect the Stable Premium Option, we will provide a new schedule page upon request. A statement advising the insured of this right is reflected in “165239SPO VA Important Information 20181012.pdf.”

Since the Stable Premium options are not available unless the policyholder is receiving this particular rate increase, we are not using the Coverage Amendment rider to change their policy. Any policyholder who elects one of the Stable Premium options will receive endorsement 7035END-SPO 0717 and an updated Schedule page. A sample schedule page is saved under the Supporting Documentation tab in SERFF as “Schedule_SPO_Sample_20180221.pdf.”

**Objection Response
Genworth Life Insurance Company**

7. Although the policyholder notification letter includes an explanation of the potential for future premium rate revisions as required by 14VAC5-200-75 A 2, it does not state the policyholder's options in the event of a premium rate revision. Please revise the form accordingly.

Policyholder options in the event of a premium rate revision are outlined on Coverage Options (form 165224SPO) and further explained in Important Information document (form 165239SPO) of the policyholder communication package. For policyholders interested in the Stable Premium Option, additional information is provided in the New Coverage Option to Consider document (form 70355SPO-NCPOTC).

8. Please include a statement of variability for the policyholder notification letter and Contingent Non-Forfeiture Benefit Election Form.

See "SOV_VA Letter, CAR, CBUL 20181014.pdf" and "SOV_7035 CH1 SPO.pdf" saved in the Supporting Documentation folder in SERFF.

9. Pursuant to 14VAC5-200-75 A 4 b, please include a statement in the form regarding the policyholder's right to a revised premium rate or rate schedule if the premium rate or rate schedule is changed.

We will provide a new schedule page upon request from the policyholder. A statement advising the insured of this right is reflected in "165239SPO VA Important Information 20181012.pdf."

10. Pursuant to 14VAC5-200-75 D 2 C, the form is required to include a disclosure that some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections, if applicable. Please advise if applicable; if so, please revise the policyholder notification letter accordingly.

The following statement is already reflected in the Important Information document (form 165239) in the Considerations related to reducing your benefits section: "If you have a Partnership policy, reducing your coverage may result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection."

11. Pursuant to 14VAC 5-100-40 A 3, please include a certification similar to the following for the policyholder notification letter, or any other filed form if applicable.

See attached "VA Compliance Certification 20181012.pdf."

**Objection Response
Genworth Life Insurance Company**

12. A statement identical to the following which is signed by the General Counsel or an officer of the company or any attorney or actuary representing the company: The company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.

See response to question 15 above.

13. Prior to submitting, the company may wish to review the requirements of 14VAC5-200-75 and 14VAC5-100 et seq. to ensure that all applicable requirements have been met.

GLIC believes the policyholder notification materials comply with 14VAC5-200-75 D Required Disclosure of Rating Practices to Consumer and 14VAC5-100-50 Form Requirements.

The specific location of required material pursuant to 14VAC5-200-75 A and D is as follows:

- A. 1. Important Information document (165239) – Guaranteed renewable section.
- 2. Important Information document (165239) – Guaranteed renewable section; Coverage Options (165226).
- 3. Important Change cover letter (165224); Coverage Options (165226) – Keep current coverage section.
- 4. a. Important Change cover Letter (165224); Coverage Options (165226) – Keep current coverage section.
- b. Important Information document (165239) – Considerations related to reducing your benefits and Select a Limited Benefit with No Further Premium Requirement sections.
- 5. a. - e. Rate History Form (150023) – See “150023_090418_gnw.pdf” saved in the Supporting Document folder in SERFF.

- D. Policyholders will be advised of an upcoming premium change at least 75 days prior to the implementation of a rate increase based on their policy anniversary.
 - 1. See notation of location of information required from subsection A. above
 - 2. a. Coverage Options (165226); Important Information document (165239)
 - b. Important Information document (165239) – Considerations related to reducing your benefits section.
 - c. Important Information document (165239) – Considerations related to reducing your benefits section.
 - d. Addresses, phone numbers, fax numbers & website information are on almost every page of the document.
 - 3. Please refer to the response provided for question 10 above.
 - 4. Important Information document (165239) – About this premium increase section.

**Objection Response
Genworth Life Insurance Company**

14. Please provide a current statement of variability for all bracketed sections of the policyholder notification letter that are revised

See "SOV_VA Letter, CAR, CBUL 20181014.pdf" and "SOV_7035 CH1 SPO.pdf" saved in the Supporting Documentation folder in SERFF.

Regards,



Michael S Johnson, FSA, MAAA

AVP and Actuary, LTC In-force Actuarial
Genworth Life Insurance Company

Date: October 15, 2018

GENWORTH LIFE INSURANCE COMPANY

A Delaware domiciled stock insurance company (herein called We, Us and Our)
Administrative Office: [3100 Albert Lankford Drive], [Lynchburg, VA 24501]

Insured/Policyholder: [insured name1]
[insured name2]

Policy Number: [123456789]

CONTINGENT BENEFIT UPON LAPSE ENDORSEMENT

This Endorsement is to be attached to, and adds the following Contingent Benefit Upon Lapse to the above identified Policy.

The Benefit

This Benefit allows You to either reduce Your current level of Coverage or convert to a Shortened Benefit Period, as described below, if We make a substantial increase in the premium for the Policy.

How This Benefit Works

If We make a substantial increase in Your premium, as determined by the following Table, We will do all of the following at least 75 days prior to the date the premium increase is to take effect:

- offer to reduce Your current level of Coverage without proof of insurability so that the premium for the Policy is not increased;
- offer to convert the Policy to a paid-up status with a Shortened Benefit Period if you have reached, or will reach during the implementation of a rate increase, the twentieth anniversary of your policy's Effective Date, or as described below. This option may be elected at any time during the 120-day period following the date of the premium increase; and
- notify You that a default or lapse at any time during the 120-day period following the date of the premium increase will be deemed to be the election of the preceding offer to convert. A default or lapse is Your failure to pay the required premium within the Grace Period.

Trigger for a Substantial Premium Increase*

| Issue Age | Percentage Increase Over Initial Premium | Issue Age | Percentage Increase Over Initial Premium | Issue Age | Percentage Increase Over Initial Premium |
|--------------|--|-----------|--|-------------|--|
| 54 and under | 100% | 69 | 42% | 80 | 20% |
| 55 – 59 | 90% | 70 | 40% | 81 | 19% |
| 60 | 70% | 71 | 38% | 82 | 18% |
| 61 | 66% | 72 | 36% | 83 | 17% |
| 62 | 62% | 73 | 34% | 84 | 16% |
| 63 | 58% | 74 | 32% | 85 | 15% |
| 64 | 54% | 75 | 30% | 86 | 14% |
| 65 | 50% | 76 | 28% | 87 | 13% |
| 66 | 48% | 77 | 26% | 88 | 12% |
| 67 | 46% | 78 | 24% | 89 | 11% |
| 68 | 44% | 79 | 22% | 90 and over | 10% |

* Percentage increase is cumulative from date of original issue. It does NOT include any increases attributed to later changes or Your election of additional or increased benefit levels.

Shortened Benefit Period

If You convert in accordance with the above, the Policy will continue with a reduced Coverage Maximum. It will have the same Benefits, Elimination Period requirements and other payment limits that were in effect at the time of lapse or election to convert. These limits will not be affected by any Benefit Increases provision. The amount of reduced Coverage Maximum will be the greater of:

- 100% of all premium paid for the Policy, excluding any waived premium; or
- the maximum amount in effect at the time of default or lapse for one month (30 days) under the Nursing Facility Benefit.

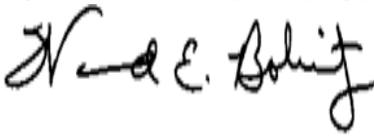
It will not be reduced by any Benefits previously paid under the Policy.

Payment Limitations

Payment is subject to the limits determined above for the Shortened Benefit Period plan. In addition, the total amount payable under this Benefit and the Policy, while it was in force prior to conversion, is limited to the maximum amount that would have been paid if the Policy had remained in premium paying status. This Benefit will not apply if the Policy is continued in accordance with any other Nonforfeiture Benefit.

In all other respects the provisions and conditions of the Policy remain the same.

Signed for Genworth Life Insurance Company.



[

[Ward E. Bobitz]
[Secretary]



[

[Elena Edwards]
[Senior Vice President]

GENWORTH LIFE INSURANCE COMPANY

A Delaware domiciled stock insurance company (herein called We, Us and Our)
Administrative Office: 3100 Albert Lankford Drive, Lynchburg, VA 24501

Insured/Policyholder:

Policy Number:

OPTIONAL LIMITED BENEFIT ENDORSEMENT

This Endorsement adds the following Optional Limited Benefit to the Policy.

The Benefit

As stated in the Policy, We will give You (the Policyholder) prior written notice of any change in the premium rates for the Policy.

Subject to the Conditions and Payment Limitations below, this Benefit provides a continuation of the Policy if, after the date of the rate increase notification and within 120 days following the effective date of any premium rate increase, your Policy lapses or is cancelled. This option may be elected at any time during this period. A lapse or cancellation of your Policy at any time during this period will be deemed to be the election of the Benefit.

Optional Limited Benefit Allowance

As used below, the Limited Benefit Allowance is an amount equal to A minus B, where:

A= The sum of all premium paid for the Policy, excluding any waived premium.

B= The amount of all benefits paid or payable under the Policy for expenses incurred prior to the date the Policy is continued under the provisions of this Benefit.

Conditions

Continuation of the Policy under the provisions of this Benefit is subject to the following conditions:

- The Policy will be continued under a paid-up status (with no further premium becoming due); subject to all of the terms and conditions of the Policy and this Benefit.
- Except as stated below, the Policy will have the same Benefits, Elimination Period requirement and other payment limits that were in effect on the date that this Benefit is implemented on the Policy.
- Any Benefit Increase provision that was in effect under the Policy will no longer apply.

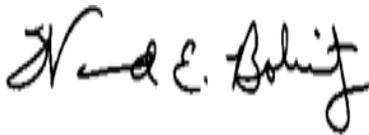
Payment Limitations

Coverage under this Benefit ends and the Policy terminates when the first of the following occurs:

- the total amount paid under this Benefit equals the Limited Benefit Allowance; or
- the maximum amount of benefits payable under the Policy is exhausted.

In all other respects the provisions and conditions of the Policy remain the same.

Signed for Genworth Life Insurance Company,



Ward E. Bobitz
Secretary



Elena Edwards
Senior Vice President

GENWORTH LIFE INSURANCE COMPANY
Administrative Office: [3106 Albert Lankford Drive, Lynchburg, VA 24501]

COVERAGE AMENDMENT RIDER

| | | | | |
|--------------------------|--------------------|--|---------------|--------------------------|
| NAME OF INSURED | | | POLICY NUMBER | CERTIFICATE NO. (If any) |
| [John (First)] | [Alan (Middle)] | [Doe] (Last) | [ABC1234567] | [12345-7891011] |
| Effective Date of Change | | Revised Premium and Payment Mode (If applicable) | | |
| [April 15, 1995] | | <input type="checkbox"/> No Change <input checked="" type="checkbox"/> Changed to: \$ZZZ.ZZ per [3] month(s) | | |

It is understood and agreed that the [Policyholder's/Certificate holder's] coverage is changed as indicated below.

[The Name of the Insured is changed from Jon Allen Doe to John Alan Doe.

The Address of the Insured is changed to: 99 Main Street, Anytown, US 99999

The Premium Payment Mode is changed from [Semi-annual to Quarterly].

Inflation Protection in the form of [Compound] Benefit Increases is [added/changed/deleted]

The [Daily][Monthly] Payment Maximum for the [Policy/Certificate] & [Home & Community Care Coverage][Home & Community Care Coverage rider] is changed from [\$100 to \$110].

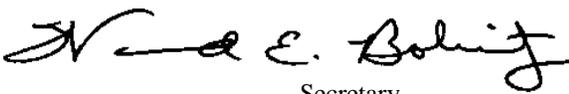
The Benefit Multiplier for the [Policy/Certificate] & [Home & Community Care Coverage][Home & Community Care Coverage rider] is changed from [1, 2, 3, 4, 5, 6, 8, 10, 12, 20 years or unlimited].

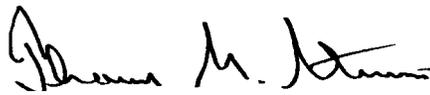
The Elimination Period for the [Policy/Certificate] & [Home & Community Care Coverage][Home & Community Care Coverage rider] is changed from [20 Days to 100 Days].

The [Non-Forfeiture, Waiver of Premium, Waiver of Home Care Elimination Period, [7 or 10] Year Survivorship, Restoration of Benefits, Return of Premium, Monthly Benefit, Joint Coverage, Independent, Informal and Supplementary Care, Full Daily Maximum Benefit Rider, Monthly Home Care Maximum] rider is [~~deleted~~<or> added].]

This Rider is to be attached to and forms a part of the [Policy/Certificate] cited above. This Rider takes effect on the date stated above.

Signed for Genworth Life Insurance Company.

[
Secretary

[
President and CEO, Long Term Care Division]

SCHEDULE

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY

Name and Address of Policyholder:

[John Alan Doe]
[4321 Main Street]
[Anytown, Anystate, US 99999]

Policy Number:

[ABC1234567]

Policy Effective Date:

[March 1, 2001]

Insured Spouse:[Mary Jane Doe][None for this contract]

POLICY FEATURES

Privileged Care Coordination Services.....Included
Home Care BenefitIncluded
Respite Care BenefitIncluded
Caregiver Training BenefitIncluded
Equipment BenefitIncluded
Long Term Care Facility Benefit.....Included
Bed Reservation BenefitIncluded
Supplementary Care BenefitIncluded
Waiver of Premium BenefitIncluded
Survivorship BenefitIncluded

COVERAGE LIMITS

Elimination Period (For the Long Term Care Facility Benefit) [100][180] Days
[Elimination Period (For the Home Care Benefit)..... 90 Days]
Daily Payment Maximum..... [\$100.00]
Lifetime Payment Maximum [\$146,000.00]
[Coinsurance applied to Long Term Care Facility & Home Care Benefit expenses up to the
Daily Payment Maximum.....90%]

BENEFIT INCREASES

AUTOMATIC COMPOUND 1% BENEFIT INCREASES – The Daily Payment Maximum and Lifetime Payment Maximum amounts will each increase on every anniversary of the effective date of the policy. Annual increases will apply to benefits payable for expenses incurred on or after the date of the increase. Beginning on the first anniversary of the policy effective date that occurs after the effective date of the Endorsement changing this Benefit Increases provision to Automatic Compound 1% Benefit Increases, the Daily Payment Maximum and Lifetime Payment Maximum amounts will increase by 1% of the amounts in effect at that time as shown above; and each increase thereafter will be equal to 1% of the Daily Payment Maximum and Lifetime Payment Maximum in effect at the time of each such increase. These increases are not affected by any benefit payments.

[RESTORATION OF BENEFITS.....Effective as stated in the Rider - See Attached Rider]

[NONFORFEITURE BENEFITEffective with the Policy - See Attached Rider]

See the next page for Premium Information.

**Text in Brackets [...] is variable based on the applicant's plan choices.
Rider benefits are optional.**

SCHEDULE (Continued)

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY

Name of Policyholder:
[John Alan Doe]

Policy Number:
[ABC1234567]

PREMIUM INFORMATION

RATE CLASSIFICATION: Policyholder - [Standard]/[Preferred] [with Couple Discount]
[Insured Spouse - [Standard]/[Preferred] [with Couple Discount]]

ANNUAL PREMIUMS: Basic Policy Coverage [\$xx.xx]
[Benefit Increases..... \$xx.xx]
[Optional Rider(s) See Rider(s)]
Annual Total [\$xx.xx]

FIRST PREMIUM
[\$aaa.aa]

PREMIUM PAYMENT MODE
[Quarterly][*]

MODAL PREMIUM
[\$bbb.bb]